

# SPOTLIGHT

OCTOBER 2020

# THRIVE



**American Income  
National Income**  
life insurance companies

2021



# 2021 IN A WORD:

# THRIVE



**Steve Greer**  
Chief Executive Officer  
American Income Life &  
National Income Life Divisions

*The only way to thrive is to innovate. It's that simple.*  
– Alex Tabarrok

Nothing is as it was and it becomes clearer every day that it will never be exactly that way again. We were taken off guard by the pandemic like everyone else. The most difficult part of it in the early days was that things changed almost daily. It's hard to form an action plan when you're trying to hit a moving target.

But, moving target or not, we had to act quickly and hope for the best. We pivoted from in-person to digital selling in 9 days. And not just sales — we're talking about a LOT of moving parts! It's about Public Relations continuing to create the relationships with our partners, making sure policies get issued, customer service issues are resolved, everyone is paid — the entire company had to hit the virtual highway in the fast lane.

And we did. Business continued, just not "business as usual." Like everyone else, we hoped to stay afloat and minimize our losses. We wanted to keep our agents producing and our field force intact. We wanted to

continue our purpose — serving working families — safely.

Instead, our very first month on the new virtual platform was a record month. Then we had another, and another, and another... The move we made in survival mode exceeded our expectations and then some. We didn't just cut our losses. We thrived, and we continue to **THRIVE**. What better word to serve as our theme for 2021?

Our ability to thrive in difficult times should come as no surprise. Remember the recession in 2007-2008? The stock market tanked. Businesses across the country cut jobs or shut their doors forever. Businesses that were "too big to fail" failed. Working people saw their investments and life savings wiped out. Many people lost their homes. We kept serving working families. We kept standing up for the interests of working people. And we continued to thrive.

2007 was not the first time AIL has dealt with adversity and come out better than ever. Back in the early days of American Income, the Company hit a wall. At that time, AIL only sold accident and health insurance. Our founder, Bernard Rapoport, studied the markets and concluded that the only way AIL was going to have the kind of success he envisioned was to add life insurance to the products we offered. It was a defining moment. AIL didn't just hang on — we thrived and grew into the great Company we know today.

AIL has risen to every challenge — and won every time — because it's in our DNA from the day of our founding. That's the spirit of AIL. The purpose on which we were founded — helping working families — drives our vision. That purpose is the key to our ability to thrive.

Some of you may be familiar with Rick Warren's book, *The Purpose-Driven Life*. AIL is a purpose-driven company! If the purpose is big enough, we can and will overcome whatever gets in the way. How does our purpose — helping working families — guide us moving forward? Rick Warren says the only way to serve our Creator on earth is by serving others. How lucky are we to be in a position to be able to help? And we get paid to do it! What an amazing blessing!

These are desperate times for the lowest tiers of workers: minorities, the working poor, single parents. Once again, those who have the most to lose are disproportionately affected. Just like in 2007, working people are struggling.

- They are asking the very real question: "What will happen to my family IF..."
- They need our products to help protect their loved ones.
- They need the Opportunity we offer to empower them to rise above the financial instability of a sometimes fickle economy.
- They need the help we provide through our giving projects to help our communities.
- They need our voice to advocate for issues and support candidates that will help protect the rights of workers.

We do not know how our current situation will play out. We do know the next five years hold an enormous amount of potential for AIL-NILICO. We must stay true to our purpose; keep our hearts and minds in the right place. Do our jobs with the utmost integrity, mindfulness, and intention.

We can and we will continue to conquer any adversities... and we will **THRIVE**. 🙌

## SPOTLIGHT

ARC.AILife.com/Spotlight.aspx  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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### NEWS

### OCTOBER 2020

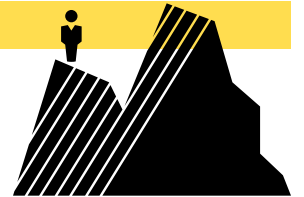
VOL. 53 NO. 10

#### SGA Career Track

##### New Markets Opening & Expanding!

We have a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track.

- Promotion Bonus paid to those who qualify
  - Full operating budget for the first 9 months including moving assistance
  - No upfront lead expense for the first 6 months as an SGA
  - Home Office support for transition, new business setup, and continuous operations
- If you are interested, speak to your SGA, send an email to [futuresga@aillife.com](mailto:futuresga@aillife.com)



#### Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**  
Net to Gross: **80%**

#### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Monday, 11/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Tuesday, 11/24**. eApp business excluded from the 7 day hold should be uploaded by **Monday, 11/30** before 3:30 p.m. CST to count for **November** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

# \$10,222,488

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 34–44**.

**Notes of Importance** To encourage each self-employed PR Rep to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the specific details regarding contribution funds in the UFCW 1518, OPEIU 277 and UNIFOR 247 union agreements. For more information, contact **Tonia Stonum** at [TStonum@aillife.com](mailto:TStonum@aillife.com).

## SPOTLIGHT DIGITAL is now on the web!

[Spotlight.AILAgents.com](http://Spotlight.AILAgents.com) — Username: **AIL** | Password: **proveit2020!**

#### \* Look for the asterisk!

The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2021 Awards Presentation are: the Top SGA per category from Categories I–XII based on Performance Factor (minimum 100%), the TOP MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2021 Convention Qualifications online at [ARC.AILife.com](http://ARC.AILife.com) or [ARC.NILife.com](http://ARC.NILife.com). **Check your production! If there is an asterisk by your position, you could be on your way to stay at The Grand at Moon Palace in Cancun, Mexico. The convention will be held May 5–8, 2021.**



**LOOK FOR ME!**



# ANNIVERSARIES

## 40 YEARS OF SERVICE

Eric Giglione, SGA

## 38 YEARS OF SERVICE

Rick Altig, SGA

## 35 YEARS OF SERVICE

Ted Schilling, AGT

## 29 YEARS OF SERVICE

David Hausman, MGA

## 24 YEARS OF SERVICE

Joey Kennedy, GA

## 22 YEARS OF SERVICE

Pamela Drury, AGT

## 19 YEARS OF SERVICE

Kevin Appasamy, RGA

## 17 YEARS OF SERVICE

Matthew Melhorn, MGA

Corey Neff, SGA

## 16 YEARS OF SERVICE

Laura Fisher, SGA

Bobby Hamilton, RGA

Eugene Kashkin, AGT

Moswen Taylor, SGA

## 15 YEARS OF SERVICE

Andrea Barenholtz, AGT

Lamine Diakhate, AGT

Craig Stropmf, RGA

## 14 YEARS OF SERVICE

Patrick Bendure, SGA

Andrew Haskins, MGA

John Keliher, PR

Orett Nelson, AGT

Jeffery Thiel, RGA

## 13 YEARS OF SERVICE

Stephen Jubrey, SGA

Ryan McIntosh, RGA

## 12 YEARS OF SERVICE

James Hill, SGA

Tien H Nguyen, AGT

Stephanie Novel, AGT

Brian Ryan, PR

## 11 YEARS OF SERVICE

Maurice Baritz, MGA

Lalitha Janardhanan, MGA

Ariana Jones, GA

Salman Quadri, MGA

Olga Tsymbal, AGT

## 10 YEARS OF SERVICE

Darrell Asbell, RGA

Matthew Conrad, RGA

Richard Donovan, RGA

Dyoma Ramirez-Robles, AGT

## 9 YEARS OF SERVICE

Andre Bent, RGA

Yussuf El-Zein, RGA

Bryan Fronberger, AGT

Kyle Lewicki, SGA

Albert Serur, SGA

Carlo Trinidad, AGT

## 8 YEARS OF SERVICE

Daniel Bean, SA

Juanita Burton, AGT

Corey Cox, SA

Alex Smith, AGT

Ifeaniyi Ufodu, AGT

## 7 YEARS OF SERVICE

George Connell, AGT

Michael Cooper, PR

Damaris Henderson, PR

Andrew Hynan, RGA

Joachim Jean, AGT

Kevin McKeen, PR

George O'Shea, RGA

Tobe Pope, AGT

Tiffani Tavormina, MGA

## 6 YEARS OF SERVICE

Toni-Ann Allen, GA

Michael Barahona, AGT

Richard Bentley, AGT

Matthew Cessna, AGT

Tami Chaimov, MGA

Derek Foore, RGA

Sina Heak, AGT

Amanda Peterson, RGA

Takiyah Smith, GA

Shayla Williamson, MGA

## 5 YEARS OF SERVICE

Behrad Baghbanian, RGA

Zavier Borchelt, SA

Morgan Breier, PR

Maurice Coleman, MGA

Daniel Duncan, MGA

Danielle Morales, MGA

Francesca Veltri, MGA

Matthew A Wilson, GA

## 4 YEARS OF SERVICE

Carmen Arroyo, GA

Trevor Bailey, AGT

Johnathon Bogoslawski, MGA

Daniel Charron, SA

Javier Diaz, GA

Gloria Feltz, AGT

Corey Fjerstad, AGT

Drew Herstine, MGA

Sylvain Kalombo, RGA

Kevin Kondrad, AGT

Young Lee, AGT

Margaret Lupercio, AGT

Hany Mikhail, AGT

Skay Nusenu, GA

Michelle Olivo, MGA

Dulce Paz, GA

Alexander Pham, GA

Harjeet Rana, AGT

Mariam Shahid, RGA

## 3 YEARS OF SERVICE

Anthony Almeida, RGA

Nick Atallah, GA

Zinsou Ayihonsi, GA

Frederick Baltimore, MGA

Nathan Brace, SA

Robert Byers, AGT

Monique Casey, GA

Nicholas Davis, GA

Tristan Diabik, MGA

Brandon Dusevic, GA

Russell Erhardt, SA

Michael Ezeafulukwe, MGA

Henry Gedeon, AGT

Adam Gignac, GA

Jordan Hallman, MGA

Mack Hanna, AGT

Edward Hudson, AGT

Avion Johnson, GA

Dejan Kukulj, SA

Jeffery May, SA

Andrew McAllister, MGA

Selma Ogresovic, MGA

Jordan Forbes, SA

Divianna Garcia, GA

Robert Guerrero, AGT

Chastity Swanson, SA

Paul Vassallo, MGA

Robert Wright, GA

Aleksi Yi, RGA

## 2 YEARS OF SERVICE

Anthony Aiello, GA

Kevin Argumedo Barrientos, AGT

Danny Arnold, SA

Peter Baney, SA

Stacey Barnes, AGT

Nancy Branson, SA

Raven Brent, SA

Kelsey Brown, SA

Mauro Capozucca, MGA

Keleisha Chavis, AGT

Ana Cimarosti, AGT

Patricia Colon, AGT

Garkeiva Council, GA

Colin Desnoyers, GA

Christopher DiFabio, SA

Brandon Eck, MGA

Orli Ekstein, MGA

Carlos Fernandez, GA

Leah Marie Fielding, AGT

Nelson Figueroa, AGT

Jordan Forbes, SA

Divianna Garcia, GA

Robert Guerrero, AGT

Timothy Gunther, SA

Sierra Hartwig, RGA

Pamela Heckel, AGT

Bryan Hohenthaner, GA

Jeremy Hollister, MGA

Michael Hood, AGT

Kingsley Ibeh, RGA

Dimo Joannidis, SA

Valentino Kalaj, GA

Devindra Khemrajra, AGT

Robin Kim, SA

Hans Klink, AGT

Martha Lowe, SA

Conor McGowan, SA

Edward Muniz, AGT

Steve Munoz, SA

Eric Okeemu, GA

Paula Onuoha, AGT

Victor Romero, SA

Richard Rozolsky, MGA

Joanna Salazar, SA

Erin Spinelli, AGT

Raymond Stephenson, SA

Lino Strussione, SA

Crystal Williams, AGT

Robert D Williams, GA

Teddy Young, MGA

Arcelia Zizumbo, MGA

Nikolai Zollinger, SA

Daniel Zotter, GA

## 1 YEAR OF SERVICE

Maureen Adebowale, AGT

Christopher Applegate, SA

Raymon Ashley, SA

Daniel Aviles, AGT

Saksham Bamra, AGT

Ofelia Barberan, AGT

Brian Bean, AGT

Crista Bejarano, GA

Ramando Bernard, SA

Aaron Bormet, SA

Angela Bowen, AGT

Christopher Brahm, AGT

Connor Brown, AGT

Giselle Brunetti, SA

Kathryn Grant, SA

Zachary Grant, SA

Zachary Graves, SA

Alexander Gurley, AGT

Zackarea Hakim, GA

Andre Harris, SA

Kevin Hartley, GA

Destiny Hellum, AGT

Karina Hernandez, SA

Chandler Hill, SA

Robert Hogue, SA

Anthony De La Pera, AGT

Javier Diaz-Pender, AGT

Marcus Dill, AGT

Leslie Dow, GA

Christa Effiong, GA

Walid Elshahed, SA

Drake Eoll, SA

Sandra Fagan, AGT

Christopher Fortenberry, GA

Kenneth Fude, SA

Renee Garcia, AGT

Gavin Gavazzi, SA

Jerry George, SA

David Giblin, SA

Vera Giles, SA

Aaron Gillespie, GA

Keith Gindlesperger, MGA

Kathryn Grant, SA

Zachary Grant, SA

Aris Luna, AGT

Sione Makau, AGT

Anthony Manning, AGT

Mikelle Mayfield, AGT

Lambert McElrath, SA

Maurine McGill, AGT

Nicholas Micare, SA

Joseph Michelin, SA

Riley Miller, SA

Samuel Miller, SA

Robert Houston, GA

Admire Hwata, AGT

Joshua Johnson, SA

Kari Johnson, SA

Nicholas Johnson, SA

Tatyanna Johnson, AGT

Rodney Jones, GA

William Jones, SA

Gabe Kanakishines, AGT

Justin Kelly, SA

Sean Killbride, AGT

Jacob Krakora, AGT

Nicholas Krause, GA

Joan Lacey, AGT

David Lamb, SA

Joseph Lamb, SA

David Levine, AGT

Emilee Long, AGT

Alexander Long, AGT

Anthony Manning, AGT

Mikelle Mayfield, AGT

Lambert McElrath, SA

Maurine McGill, AGT

Nicholas Micare, SA

Joseph Michelin, SA

Riley Miller, SA

Samuel Miller, SA

Kristi Mills, SA

Michael Mohring, SA

Mario Montes Santiago, GA

Janeiria Murray, SA

Gabriel Myers, AGT



# Make Tomorrow Better

## Michigan

American Income Life, in partnership with the Zach Hart Agency Owner office, donated a total of \$15,000 to three organizations: Maggie's Wigs for Kids, St. Jude's Children's Research Hospital, and the Leukemia and Lymphoma Society.

► **Maggie's Wigs for Kids** is close to the heart of Sonja Kory-Haio, the customer service representative at the Hart office. The organization that provides wigs and support services at no charge to children and young adults experiencing hair loss due to cancer, alopecia, trichotillomania, burns, and other disorders. She became involved with the organization through her cousin who is on the Board of Directors. Sonja presented the check to Maggie Varney of Maggie's Wigs for Kids on September 24th.



▼ **The Leukemia & Lymphoma Society** is the largest nonprofit dedicated to creating a world without blood cancers. Multiple people within the Hart SGA office suggested the Leukemia and Lymphoma Society receive a donation because they have been impacted by and lost close family members to these diseases. They look forward to the day when this is no longer the case and appreciate everything that the Leukemia and Lymphoma Society does. Hart GA Dylan Johnson presented the check to Chad Creekmore of LLS.



**St. Jude's** is known worldwide as a pediatric treatment and research facility focused on children's catastrophic diseases, particularly leukemia and other cancers. Patients are never charged for care at St. Jude's. The Hart team chose this organization because so many "wanted to help the kids."



**Thomas Longino**  
California

Thomas earned a Master's degree in Engineering at Alcorn State University. After a stint as a small business owner, he was drawn to the opportunity to earn residual income and joined AIL in 2014. He sought to be an agency owner "to be able to help more young people get involved in the business and build a future. It allows me to help others while pursuing my goals." He is passionate about playing a role in eliminating the worsening homeless crisis in the U.S.



**Andrew McQuade**  
California

Andrew has experience working for a start-up company and as a firefighter. He received a Bachelor's degree from the University of Colorado at Boulder in Political Science/Peace Conflicts. He joined AIL in 2011 because he "needed to make more money and wanted to become something bigger." Words of wisdom from Andrew: "Sometimes the most impactful events in your life come when you least expect them. This may not be part of your plan; however, it can be. Give it a shot — what do you have to lose?"



**Iris Saavedra**  
California

Iris has a Bachelor's degree in Business Administration from Cal State-East Bay and joined AIL in 2013 after working in accounting and taxes. She was attracted to the opportunity at AIL because her dad was a union member and she wanted to be part of a company that helps members like him. She says besides being able to improve the financial situation of her team, the most rewarding part of AIL has been being able to provide financially for her children as a single mom.



**Sean Velasquez**  
California

Sean (aka Seany V) served in the U.S. Air Force and earned an Associate's degree from UC-Santa Barbara in Economics before joining the Company in 2011. He was attracted to AIL by the opportunity for ownership. He finds the most rewarding aspect of his AIL career to be "seeing people I work with becoming authors, podcasters, six-figure earners, and happy." He adds that the culture they have built in their offices offers a "perfect balance of team camaraderie and personal performance."



# Q3

## PR Contributions

- 1199SEIU UHWE Mass Div** — Donation Benefiting their Back to School Drive
- American Federation of Teachers** — Donation
- APWU 170** — COVID Relief Donation
- ATU 1005** — COVID Relief Donation
- Central District Volunteer Firemens Assn** — Scholarship
- Central Indiana Labor Council, AFL-CIO** — Event Sponsorship
- Chicago Federation of Labor and Industrial Union Council, AFL-CIO** — Ad
- CWA 9423** — COVID Relief Donation
- HGEA AFSCME 152** — Donation Benefiting HI AFL-CIO Community Flu Clinic
- IAMAW - ON** — Guide Dogs of America Support
- IBEW 1141** — COVID Relief Donation
- IBEW 827** — Golf Tournament Sponsorship
- IBT 118** — Scholarship
- IBT 294** — Sponsorship
- IBT 386** — COVID Relief Donation
- IBT 670** — COVID Relief Donation
- IBT 731** — Golf Tournament
- Illinois State AFL-CIO** — Convention/Conference
- International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers** — Donation
- International Brotherhood of Electrical Workers** — Donation
- International Union of Elevator Constructors** — Donation
- Kentucky AFL-CIO** — Sponsorship
- Los Angeles/Orange Counties Building & Construction Trades Council** — Ad
- Louisiana AFL-CIO** — Hurricane Laura Relief Support
- Oregon AFL-CIO** — Wildfire Relief Support
- Providence Central Federated Council, AFL-CIO** — Event Sponsorship
- Provincial Building & Construction Trades Council of Ontario** — Ad
- San Diego and Imperial Counties Labor Council, AFL-CIO** — Event Sponsorship
- SEIU USWW** — COVID Relief Donation
- SMW 30** — Golf Tournament
- Texas AFL-CIO** — Hurricane Laura Relief Donation Support & Event Sponsorship
- UFCW 1496** — COVID Relief Donation
- UFCW 1518** — Fundraiser Sponsorship
- UFCW 175 & 633** — Sponsorship
- UFCW 700** — Golf Tournament Sponsorship
- UFCW District 2** — COVID Relief Donation
- UFCW GOLDEN STATE 8** — COVID Relief Donation
- Union Sportsmen's Alliance** — Sponsorship
- UNITE HERE 355** — COVID Relief Donation
- United Farm Workers of America** — COVID Relief Donation
- Wisconsin State AFL-CIO Building Trades Conference** — Golf Tournament

*Contributions listed are from July through September*



# AS WE THRIVE SO MUST OTHERS



**Susan Fuldauer**  
Division Vice President  
Public Relations

**T**hroughout the past two years, we have *Owned It*, then we *Proved It*, and now we move on to what I believe is the most important culmination of these past two themes: **THRIVE**.

As we realized we *Own It*, in other words, we are responsible for our actions and our personal successes, there was no more logical path to take than to *Prove It*, demonstrating through actions and leadership, just exactly what it was we *Owned*. I believe that ownership was about our purpose, our personal goals, and the vision of how we saw our success story unfolding. *Proving It* was the intentional, strategic discovery and attainment of our purpose, personal goals, and vision.

So, now we move to what I'm calling the top shelf theme: **THRIVE**. We visualized,

owned our activity, and have proven we can do it. But *Thrive* is something so much more, so much bigger.

Thriving is about flourishing, rising, prospering, and achieving success both personally and professionally. It's not just a matter of surviving; it is vigorously developing beyond mere existence. I imagine thriving to be not just personal, but affectively creating prosperity all around us: prosperity for our beginning agents, for our Team PR partners, and above all, for the working families we must support in every community through our collective efforts.

From the policies we sell to the public policies we support, to the profits we reinvest, we are about supporting working families. This is our message. Let's take that message a step further this year and be about ensuring that everyone in our local communities (and around the globe) can thrive.

Through our actions, our voices, our investments, we can and must create a livable community for all workers, based on living wages, safety, and protection on the job, having a voice at every table, and the freedom

to prosper. With our voices, our products, and our feet on the ground, we are a part of a movement, specifically the Labor movement, working to ensure all workers and families can and will thrive. The Labor movement in the US, in Canada, in NZ, and around the world is driven by these ideals. They say "NO" to forced labor, child labor, and sweatshops. They say "YES" to democracy in the workplace and our shared values of good wages, health care, safety on the job, and pensions. As a Union Label company, we've been privileged to have this historical and important relationship with unions. This relationship makes us unique in the insurance industry and must be protected and continued so that all may thrive.

So, as we thrive and flourish and celebrate our successes this coming year, let's also make certain we are sharing our voices, our food, and our opportunity with others. While we have experienced incredible success, COVID-19 has kept many from prospering in our communities. Let's purposefully join with working families to vigorously help all in our communities be able to **THRIVE**. 🍀



# NEW ASSOCIATES

## PER MANAGER

### SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Brandon Biskie	6	Matt Henderson	Cedric Matthews	2	Slav Bitman	Terrel Hunt	2	Theodore Pappas
Yoxy Linares Maldonado	6	Jesus Romero	Arianna DaLuz	2	Fisher-Zuzick	Luis Velasquez	2	Jesus Romero
Nolan Burke	3	Fisher-Zuzick	Anizabeth Parra Gonzalez	2	Gonzalez-H-W	Andrew Vickery	2	Moswen Taylor
Kristi Basho	2	AO	Noah Schultz	2	Zach Hart	Tamar Epton	2	Michael Vasu
Zachary Button	2	AO	William Benline	2	Hart-Dushaj	Blake Rodrian	2	Tommy Vena
Lamita Dahdah	2	AO	Benjamin Kesterson	2	Hart-Dushaj	Hillary Fisher	2	Jamison Weatherspoon
Kelli Higgins-Jones	2	AO	Moriah Chandler	2	Matt Henderson	Shatavia Fulton	2	Weatherspoon-Harris
David Tucker	2	AO	Julian Navalta	2	Matt Henderson	Christopher Scruggs	2	Jeremy Welch
Nancy Branson	2	AO-Lorence	Alexandra Jaeger	2	Sabrina Lloyd			
Shonda Duckett	2	Ryan Bisanz	Julie Childs	2	Theodore Pappas			

### GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Averigh Speciale	12	Matt Henderson	Todd Krupa	2	AO	Pedro Davila Neto	2	Matt Henderson
Chilynn Acevedo	7	Fisher-Zuzick	Jennifer Lucero	2	AO	Corey Helwig	2	Matt Henderson
Susana Al Choufi Naim	5	Gonzalez-H-W	Scott Saxton	2	AO	Kevin McGrath	2	Matt Henderson
Mercedes Bens	4	Sabrina Lloyd	Sherine Zahra	2	AO	Rana Shirer	2	Kevin Holtz
Shiv Patel	4	Sabrina Lloyd	Chad Boskat	2	Simon Arias	Christopher Jones	2	Stephen Jubrey
Damaris Trejo	4	Sabrina Lloyd	John Catalano	2	Simon Arias	Steven Baum	2	Sabrina Lloyd
Jorge Caridad	4	Jesus Romero	Colin Ghee	2	Simon Arias	Sarah Collen	2	Sabrina Lloyd
Edgar Gonzalez Montesino	4	Jesus Romero	Jenna Grola	2	Simon Arias	Daniela Gayol	2	Sabrina Lloyd
Ryan Slone	4	Albert Serur	Jeremiah Russin	2	Simon Arias	Richard Phaturos	2	Brandon MacDonald
Vincent Massari	4	Tommy Vena	Courtney Lavitch	2	Cohen-Cohen	Derron Alexander	2	Theodore Pappas
Roy Stephens	3	AO	Temesghen Starr	2	Cohen-Cohen	Justin F Brown	2	Theodore Pappas
Demetrius James	3	Slav Bitman	Anthony Marsella	2	Laura Fisher	Justin Diaz	2	Theodore Pappas
Mark Banks	3	Cohen-Cohen	Braxton Amy	2	Giddens-Giddens	Venus Grier	2	Theodore Pappas
Ameenah Little	3	Giglione-Ackerman	Laila Abadi	2	Giglione-Ackerman	Jason Khodadadian	2	Theodore Pappas
Jhonatan Quintero	3	Hemerson Gonzalez	Nabil Atallah	2	Giglione-Ackerman	Nelson Desmond	2	Philip Prata
Stephanie Burghardt	3	Brett Gryska	Leanne Erney	2	Giglione-Ackerman	Kelly Schoenherr	2	Philip Prata
Zachary Zanotta	3	Brett Gryska	Adianez Rodriguez	2	Hemerson Gonzalez	Kwabena Antwi	2	Cohen-Cohen
Jacob Brown	3	Hart-Dushaj	Adel Al Choufi Naim	2	Gonzalez-H-W	Jacquelynn Strobbe	2	Tiffany Roland
John Curry	3	Hart-Dushaj	Radames Alvarado	2	Gonzalez-H-W	James Hinton	2	Kris Thieme
Anthony Chinaglia	3	Evan Holzhauer	Yeraldi Vila Gonzalez	2	Gonzalez-H-W	Garkeiva Council	2	Michael Vasu
Skay Nusenu	3	Sabrina Lloyd	Christa Effiong	2	Brett Gryska	Ryan Haynes	2	Tommy Vena
Asad Ahmed	3	Theodore Pappas	Selma Ogresevic	2	Brett Gryska	Todd Kisty	2	Tommy Vena
Zorhedy Romero Aranda	3	Jesus Romero	Katherine Lim	2	Mathew Hart	Dimuthu Kelegama	2	Tom Williams
Daniel Foore	3	S-S-Parks-Salvaggi	Razan Zarba	2	Mathew Hart	Johnny Fuller	2	John Young
Tanner West	3	Michael Vasu	Brandon Atchley	2	Zach Hart			
Daryl DeWindt	3	Jeremy Welch	Brandon Dusevic	2	Zach Hart			

### MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Joseph Rotolo	13	Matt Henderson	Joe Lewo	4	Matt Henderson	William Parmeter	3	Brett Gryska
Zach Otto	11	Sabrina Lloyd	Mariam Shahid	4	Theodore Pappas	Theodore Ryan	3	Brett Gryska
Gabriela Sime	9	Fisher-Zuzick	Raul Angulo	4	Jesus Romero	Romal Omid	3	Mathew Hart
Patrycja Grudzinska	9	Sabrina Lloyd	Rafael Medina	4	Jesus Romero	Michael Romero	3	Mathew Hart
Tahis Quintero Bonilla	9	Jesus Romero	Avi Kauderer	4	Albert Serur	Edward Leon	3	Hart-Dushaj
Angel Contreras	8	Gonzalez-H-W	John Vacca	4	Tommy Vena	Brandon Neal	3	Hart-Dushaj
Duane Shaw	8	Sabrina Lloyd	Kevin Appasamy	3	AO	Michael Battaglio	3	Evan Holzhauer
Kimberly Hamilton	7	Brett Gryska	Jessica Chang	3	AO	Jeffrey Espinal	3	Theodore Pappas
Melinda-Rae Lyse	6	AO	Nicki Griffiths	3	AO	Marisa Willgruber	3	Theodore Pappas
Clayton Slaughter	6	Michael Vasu	Mark Neilson	3	AO	Keeland Bryant	3	Ernest Powell
Mauro Capozucca	5	Gonzalez-H-W	Daniel Umbertone	3	AO	Kelly Ekker	3	Tiffany Roland
Beau Locker	5	Matt Henderson	Tommy Conard	3	Simon Arias	Timothy Welsh	3	Tiffany Roland
Aaron Parsons	5	Brandon MacDonald	Dylan Murphy	3	Simon Arias	Jean Romero Capote	3	Jesus Romero
Shahab Mahdavejad	5	Theodore Pappas	Michael Russin	3	Simon Arias	Derek Foore	3	S-S-Parks-Salvaggi
Ed-Maggie Myrthil	5	Theodore Pappas	Patrick Knouse	3	Slav Bitman	Kasali Kotun	3	Williams-Akinade-Musso
David Carpenter	5	Dustin Venekamp	Philip Roffi	3	Cindy Furer	Myaa Fallon	3	Jamison Weatherspoon
Slavita Hut	5	John Young	David Duddy	3	Giglione-Ackerman	Jovanie Scarlett	3	Weatherspoon-Harris
Elyse Bryan	4	Souley Bah	Doron Freud	3	Giglione-Ackerman	David Chen	3	Jeremy Welch
Stephen Jeung	4	Cohen-Cohen	Augusto Arango	3	Hemerson Gonzalez	Kay Pomroy	3	Jeremy Welch
Alexander Johnston	4	Brett Gryska	Astrid Castrillon	3	Hemerson Gonzalez			
Paul Smith	4	Zach Hart	Elias Boles	3	Brett Gryska			

### RGGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	30	Sabrina Lloyd	Beau Locker	18	Matt Henderson	Elias Boles	12	Brett Gryska

**NEW ASSOCIATE – \$1,000 contract-to-date new agent**

**THE MINIMUMS FOR RECOGNITION ARE:**

- SA & GA** – at least two new associates during the month
- MGA** – at least three new associates during the month
- RGGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.



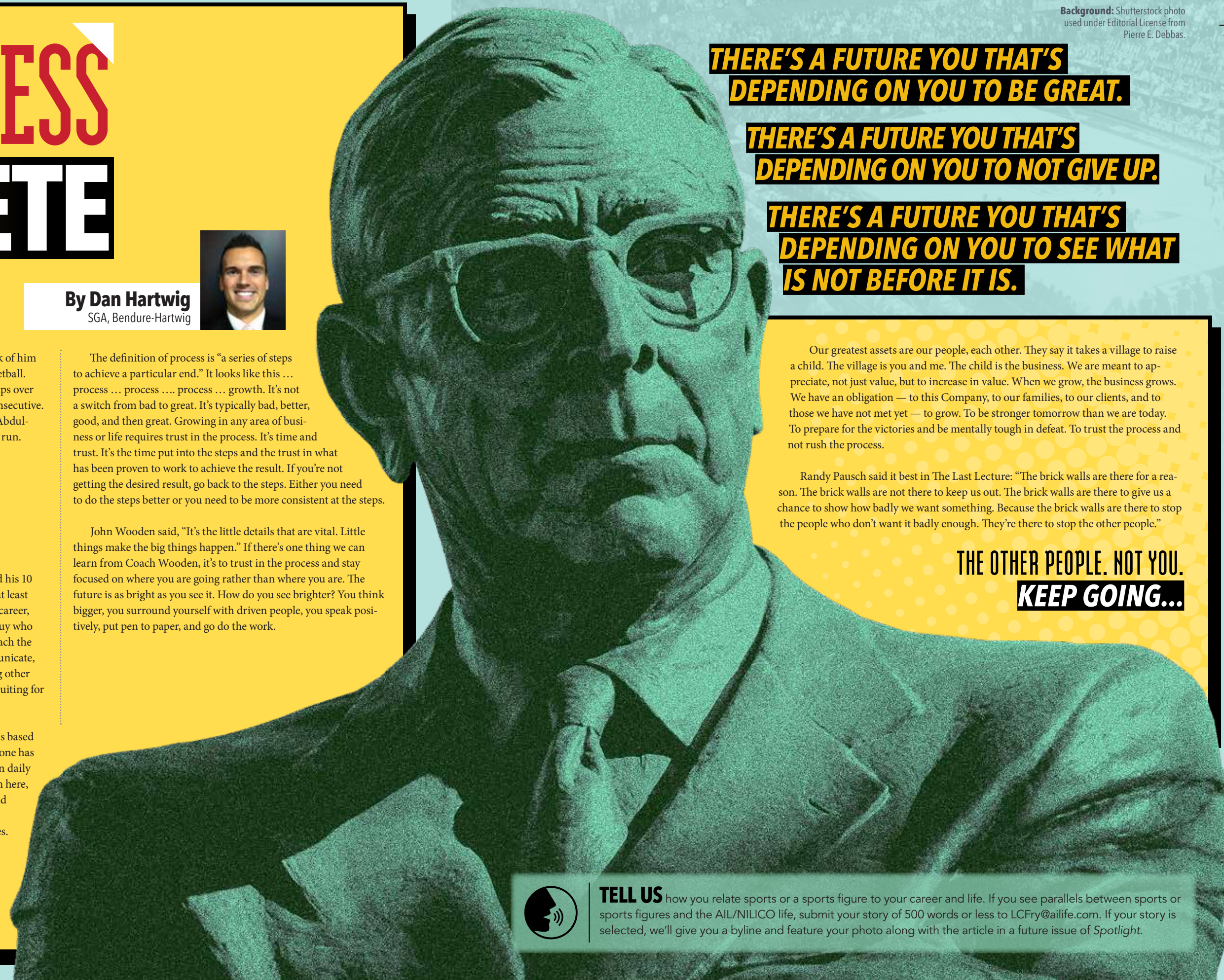




# The BUSINESS ATHLETE

## JOHN WOODEN

By Dan Hartwig  
SGA, Bendure-Hartwig



When you think about John Wooden, it's natural to think of him as one of the greatest coaches to ever coach the game of basketball. Coach John Wooden won a record 10 National Championships over 12 seasons, seven of those National Championships being consecutive. During his championship run, he was blessed with Kareem Abdul-Jabbar and Bill Walton who helped propel the championship run.

**SO WHAT'S THE BIG DEAL?  
WHY DOES THIS MATTER?  
LET ME TELL YOU.**

At the same time you see the success of John Wooden and his 10 National Championships, what you probably don't know or at least don't think about is that for the first 31 years of his coaching career, John Wooden never won a championship. For 31 years, the guy who many would argue was one of the greatest coaches to ever coach the game, was coaching, studying, learning how to better communicate, recruit players, create buy-in, practice, and watch film among other things. Sound familiar? Think about the fact that he was recruiting for 31 years before Kareem Abdul-Jabbar came into the picture.

John Wooden's whole philosophy in life and coaching was based on character development. Not everyone has talent but everyone has character, and that's something men and women can build on daily by the choices we make and how we respond. The longer I am here, the more I can attest that success has less to do with talent and more to do with who you are as a person. Does your attitude matter? Yes. Do your reliability and dependability matter? Yes. Does your effort matter? Yes. The results cannot be what you are not. You're going to do something special in your life if you show strength and determination during the valleys and humility during the peaks.

The definition of process is "a series of steps to achieve a particular end." It looks like this ... process ... process .... process ... growth. It's not a switch from bad to great. It's typically bad, better, good, and then great. Growing in any area of business or life requires trust in the process. It's time and trust. It's the time put into the steps and the trust in what has been proven to work to achieve the result. If you're not getting the desired result, go back to the steps. Either you need to do the steps better or you need to be more consistent at the steps.

John Wooden said, "It's the little details that are vital. Little things make the big things happen." If there's one thing we can learn from Coach Wooden, it's to trust in the process and stay focused on where you are going rather than where you are. The future is as bright as you see it. How do you see brighter? You think bigger, you surround yourself with driven people, you speak positively, put pen to paper, and go do the work.

**THERE'S A FUTURE YOU THAT'S  
DEPENDING ON YOU TO BE GREAT.**

**THERE'S A FUTURE YOU THAT'S  
DEPENDING ON YOU TO NOT GIVE UP.**

**THERE'S A FUTURE YOU THAT'S  
DEPENDING ON YOU TO SEE WHAT  
IS NOT BEFORE IT IS.**

Our greatest assets are our people, each other. They say it takes a village to raise a child. The village is you and me. The child is the business. We are meant to appreciate, not just value, but to increase in value. When we grow, the business grows. We have an obligation — to this Company, to our families, to our clients, and to those we have not met yet — to grow. To be stronger tomorrow than we are today. To prepare for the victories and be mentally tough in defeat. To trust the process and not rush the process.

Randy Pausch said it best in The Last Lecture: "The brick walls are there for a reason. The brick walls are not there to keep us out. The brick walls are there to give us a chance to show how badly we want something. Because the brick walls are there to stop the people who don't want it badly enough. They're there to stop the other people."

**THE OTHER PEOPLE. NOT YOU.  
KEEP GOING...**



**TELL US** how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to [LCFry@ailife.com](mailto:LCFry@ailife.com). If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.





AIL/NILICO PRESENTS OUR FIRST-EVER

# Holiday Awards Show

SAVE THE DATE

SATURDAY, DECEMBER 5, 2020  
6:30pm Red Carpet | 7:00pm Awards Show (CST)

- ALL are invited –
- Event will be streamed on ALL Events –
- Watch your email for more details –

# HOW TO THRIVE IN 2021



**Rob Gray**  
Division Vice President  
American Income Life &  
National Income Life Divisions

**I've always been part of the school** that says, "If it sounds good on a bumper sticker, it's probably not for me." I guess that's just part of not wanting to major in the minor things. After all, how motivating can a few words on a bumper sticker be? Certainly not motivating enough to give us that burst of pure adrenaline. Not many words can do that.

This all made sense to me until I heard the 2021 theme: **THRIVE**. To me, this one word encompasses everything we're about. From relentless recruiting to training and developing next-level leaders, THRIVE just makes sense. The year 2020 propelled us into a different gear; we broke every record that has been recorded from the Wood of Waco to the plaques on the walls in McKinney! In 2020, THRIVE isn't just about excelling through those times you have momentum on your side, it's about waking up every morning with a relentless and obsessive pursuit to dominate a market and an industry!

In its purest form, THRIVE is survival at the top of the food chain. It's about catching momentum and never letting go, gripping it so tightly that it becomes an extension of your being. Thriving is perpetual energy that never stops unless you do. If you allow it to become your daily diet it will take you to places you see on banners... places like \$1B in Net ALP (2030). This is what THRIVE means to me.

THRIVE has a primitive connotation to it in its most basic form. It also represents achievement at the highest level when our will to prepare exceeds our will to win. After all, everyone wants to win at some level, but fewer truly understand that it's always about the preparation to win that makes champions. Thriving isn't just about reaping the benefits of your labor, it's excelling way past that and into a whole new realm that hasn't been achieved before. Top performers only THRIVE after they have put in the Grind to take their skills to a new level — that's what 2020 has done for us. You don't go from a dead stop to Thriving; you earn that right, you earn that harvest. This year has indeed been that next level Grind that has now put us in position to THRIVE in 2021.

We need to remember that like anything else, THRIVE has its own critical mass, but it must be fueled constantly with top-level activity in recruiting, training, and leadership development. 2021 will be the catalyst

that ignites our quest for \$1Billion Net ALP before 2030. THRIVE must become the new benchmark for the mentality we cultivate. THRIVE is like the 5th gear in an exotic sports car that propels us from 100mph in 2020 to 150 mph in 2021. THRIVE is like the boost of nitrous oxide that hits us like a lightning bolt packed with energy.

The nice part about Thriving is that it's exclusive to the winner's circle. You can't thrive until you've paid your dues, put in the work, and have placed yourself in the position to level up. Everyone can earn the opportunity to Thrive in 2021, but we have to finish out 2020 Strong. Forget about the minimum standards. What was once a realistic goal is now in the rearview mirror. We have new benchmarks for 2021 built by the adversity that 2020 tried to throw at us, but it only made us stronger and more adaptable. Yes, the bar has been raised — record breaking recruiting, management and agent counts, and production levels.

2021 is indeed our time to THRIVE from a position of strength that was achieved in 2020! When I think of the word THRIVE, I think of the dominant lions on the plains of the Serengeti and how their struggles have propelled them to the apex of the animal kingdom. There's nothing quite like being a lion and thriving! 🦁



# AIL-NILICO continues to THRIVE in September!

## ▶▶▶ Best September in Company history!

- \$21,466,487 Net ALP
  - 20.06% Growth over September 2019
  - 12.06% YTD Growth — **8<sup>TH</sup> CONSECUTIVE RECORD!**
- 1,875 New Associates for September 2020
  - 28.1% New Associate Growth over September 2019 — **NEW ALL-TIME RECORD!**
  - 116% of Company New Associate Objective — **2<sup>ND</sup> BEST MONTH IN COMPANY HISTORY!**
- 9,750 Agent Count — **ALL-TIME COMPANY RECORD!**
- 22% Management Count Growth YTD
- 21.5% Reinstatement Growth over September 2019
  - 2,855 reinstatements and 982 reopens
  - 3,837 policies conserved in September 2020
- 78.2% 4-Month Retention — **NEW ALL-TIME RECORD!**
- 81.92% Persistency — **BEST IN COMPANY HISTORY!**

## Virtual meeting attendees make a real-life difference



**Jaylon Smith**  
MEI Founder  
Dallas Cowboys Linebacker

Virtual attendees of the AIL Fall SGA meeting outdid themselves in generosity to support the only *Make Tomorrow Better* opportunity of the year. A total of \$40,925 was raised to benefit the Minority Entrepreneurship Institute, founded by Dallas Cowboys linebacker, Jaylon Smith.

Today in America, African American entrepreneurs access less than 2% of venture capital. MEI champions minority entrepreneurs because they believe the only solution to closing this gap is creating an MEI marketplace that provides equal resources & opportunity. MEI closes the economic and educational gap for minority entrepreneurs by way of an annual pitch competition, consulting services, and a growing national portfolio of deals under management.

No one exemplifies *Opportunity Unlimited* and entrepreneurship more than AIL-NILICO. In the face of the COVID-19 pandemic, MEI is more committed than ever to its mission. They believe the MEI platform serves as timely support for small business owners during this time of crisis. MEI serves, not only as an inspiration but as a pathway to enable these businesses to **THRIVE** despite current challenges.

We are proud to help Jaylon with this life-changing work. Learn more about MEI at their website [MEICapitalFund.org](https://MEICapitalFund.org)

*Make Tomorrow Better*







**1**  
ASHTON HAMMOND  
ORLANDO, FL



**2**  
ESCARLING URENA DE VELOZ  
EDISON, NJ



**3**  
PHOEBE HE  
SACRAMENTO, CA



**4**  
JUSTIN ALLEN  
TROY, MI



**5**  
DONOVAN CHARLESTON  
ST LOUIS, MO



**6**  
JOHN SCHAEFFER  
EDISON, NJ



**7**  
KIMBRIA BRACEY  
JACKSON, MS



**8**  
SERGIO HERNANDEZ  
ORLANDO, FL



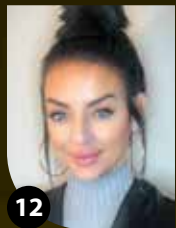
**9**  
CASSANDRA PINTO  
WILMINGTON, MA



**10**  
INDHIRA HERNANDEZ  
ORLANDO, FL



**11**  
RHONDA DANIELS  
WEXFORD, PA



**12**  
ANNA CEBRZYNSKI  
SCHAUMBURG, IL



**13**  
CATHERINE RADJPAAL  
FLUSHING, NY



**14**  
LOUIS CHIAPPETTA  
LAS VEGAS, NV



**15**  
JEANINE REIGN  
EDISON, NJ



**16**  
DAYRON BACALLAO  
JACKSON, MS



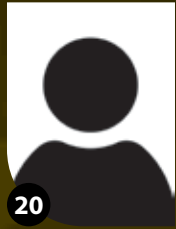
**17**  
JOSHUA HOSENBOLD  
ORLANDO, FL



**18**  
DANNY SOURI  
SCHAUMBURG, IL



**19**  
DEREK THOMPSON  
TORONTO, ON



**20**  
PAULINA MASTER  
POMPANO BEACH, FL



**CAROLINA PAEZ**  
POMPANO BEACH, FL



**JUNIOR RIVAS BRICENO**  
MIAMI LAKES, FL



**CATHERINE ROWE**  
ROCHESTER, NY

**ICEBREAKERS**

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

## SEPTEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Ashton Hammond	\$49,750	88	Joe Lewo	Matt Henderson
2	Escarling Urena De Veloz	\$30,514	90	Danielle Morales	Giglione-Ackerman
3	Phoebe He	\$29,725	96	Marissa Tam	Saavedra-Longino
4	Justin Allen	\$28,734	94	Paul Smith	Zach Hart
5	Donovan Charleston	\$26,152	100	Brandon Neal	Hart-Dushaj
6	John Schaeffer	\$24,914		78.2 Corey Helly	Giglione-Ackerman
7	Kimbria Bracey	\$24,570	89	Ashley Clarke	Ernest Powell
8	Sergio Hernandez	\$24,156	90	Joe Lewo	Matt Henderson
9	Cassandra Pinto	\$23,850	86	Jeffrey Hall	Serur-Yagjian
10	Indhira Hernandez	\$23,004	100	Joseph Rotolo	Matt Henderson
11	Rhonda Daniels	\$22,784	100	Tyler Worstell	Simon Arias
12	Anna Cebzynski	\$22,261	100	Patrycja Grudzinska	Sabrina Lloyd
13	Catherine Radjpaal	\$21,351	97	Ed-Maggie Myrthil	Theodore Pappas
14	Louis Chiappetta	\$21,155	92	Joseph Tomanovich	AO
15	Jeanine Reign	\$20,766		83.2 Michael Barlettano	Giglione-Ackerman
16	Dayron Bacallao	\$20,616	95	Keeland Bryant	Ernest Powell
17	Joshua Hosenbold	\$20,571	89	Joe Lewo	Matt Henderson
18	Danny Souri	\$20,330	99	Zach Otto	Sabrina Lloyd
19	Derek Thompson	\$20,101	96	Jesse Doherty	AO
20	Paulina Master	\$20,048	98	Samy Jacques	Tom Williams
21	Luis Soriano	\$19,745	100	Jeffrey Espinal	Theodore Pappas
22	Antrail Caston	\$19,652	99	Dwayne Gomez	Jose Carvajal
23	Kalen Dugan	\$19,212		81.4 Harold Durana	AO
24	Carolina Paez	\$18,734	95	Brian Jerome	Tom Williams
25	Junior Rivas Briceno	\$18,670	100	Angel Contreras	Gonzalez-H-W
26	Daniel Johnston	\$18,630		86.6 Kevin Appasamy	AO
27	Maria Jaramillo	\$18,539	95	Duane Shaw	Sabrina Lloyd
28	Jonathan Rindt	\$18,328		77.7 Tristan Dlabik	Simon Arias
29	Catherine Rowe	\$18,150	99	Kimberly Hamilton	Brett Gryska
30	Carlos Camacho Medina	\$18,123	96	Rafael Medina	Jesus Romero
31	Gabrielle Kolar	\$17,908	100	James Sodan	Nick Moore
32	Michael Lewo	\$17,712	85	Joe Lewo	Matt Henderson
33	Kara Lee	\$17,679	97	Massoud Vaziri	AO
34	Ashley Mysza	\$17,661	99	John Vacca	Tommy Vena
35	Ladan Rahbary	\$17,217	92	Bruce Viaje	AO
36	Jadell Henderson	\$17,174	97	Eno Iftiu	AO
37	Kristi Basho	\$17,118		75.4 Arif Hajro	AO
38	Mayra Gutierrez Rodriguez	\$17,069	95	Astrid Castrillon	Hemerson Gonzalez
39	Aldalynne Aldana Bello	\$17,033	94	Sergio Carta	Beto Quintero
40	Joseph Michelin	\$16,999		77.4 Matthew Hudlin	Laura Fisher
41	Rebecca Amundson	\$16,847	96	Christie Jauch	Simon Arias
42	Mikka Imhof	\$16,758	96	Tristan Dlabik	Simon Arias
43	Jesus Guerra	\$16,689	100	Jean Romero Capote	Jesus Romero
44	Mohammed Shadi	\$16,647	100	Joseph Gojcaj	Hart-Dushaj
45	Jacob Rosinsky	\$16,640		90.1 James Sodan	Nick Moore
46	Arturo Romero	\$16,626		73.7 Mike Paragiou	S-S-Parks-Salvaggi
47	Crystal Lax	\$16,534	100	Joy Yann-Austin	Jamison Weatherspoon
48	Marie Michelle Tidor	\$16,096	89	Brian Jerome	Tom Williams
49	Adrian Horsham	\$16,079	88	Joe Lewo	Matt Henderson
50	Kimberly Rhodes	\$15,990	100	Edward Leon	Hart-Dushaj

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Kalen Dugan	\$391,583		81.4 Harold Durana	AO
*2	Kevin Gillum	\$321,460	95	Mark Neilson	AO
*3	Arturo Romero	\$264,169		73.7 Mike Paragiou	S-S-Parks-Salvaggi
*4	Weslee Cajeras	\$186,106		91.6 Jonathan Da-al	Steve Friedlander
*5	Trenton Miller	\$185,249		80.9 Mark Neilson	AO
*6	Jonathan Rindt	\$173,985		77.7 Tristan Dlabik	Simon Arias
*7	Joshua Hosenbold	\$170,951	89	Joe Lewo	Matt Henderson
*8	Robert Jackson	\$170,916		82.6 Tristan Dlabik	Simon Arias
*9	Alexandra Longo	\$150,063		90.9 Shawn Lewicki	Hart-Lewicki
*10	Nicholas Llewellyn	\$143,141		75.2 Brent Bowling	S-S-Parks-Salvaggi
11	Joseph Michelin	\$142,118		77.4 Matthew Hudlin	Laura Fisher
12	Rachael Glamp	\$139,851		90.0 Darez Meriwether	AO
13	Devin Finley	\$139,434		81.3 Matthew Dawson	S-S-Parks-Salvaggi
14	Adrian Horsham	\$131,291	88	Joe Lewo	Matt Henderson
15	Nella Lejeune	\$130,915		75.7 Daniel Umbertone	AO
16	Eddie Beleshi	\$126,786	98	Joseph Gojcaj	Hart-Dushaj
17	Ashton Hammond	\$124,563	88	Joe Lewo	Matt Henderson
18	Tanner Arbutnot	\$123,921	87	Joe Lewo	Matt Henderson
19	Adam Wheeler	\$123,218		82.1 Michael van Delft	Satti-Kanaan
20	Travis Carpenter	\$122,663		88.9 Jacqueline Kabluyen	AO
21	Kirsten Puhl	\$122,054	91	Trace Johnson	Dustin Venekamp
22	Todd Krupa	\$121,483	93	Jessica Chang	AO
23	Vivian Trinh	\$118,864	88	Denis Snyder	AO
24	Nicole Cenknner	\$118,295		79.9 Jonathan Jones	Corey Neff
25	Amy Montelius	\$116,838		85.4 Phi Phan	Desi Dimitrova
26	Serge Brouillette	\$116,824		77.1 Eyad Awdi	AO
27	Damaris Trejo	\$116,059		83.5 Zach Otto	Sabrina Lloyd
28	Kevin Pharaon	\$115,615	90	Timothy Bugge	Simon Arias
29	Bryan Stoddard	\$114,358	90		Josh West
30	Lambert McElrath	\$113,504		77.9 Brent Bowling	S-S-Parks-Salvaggi
31	Marc Albo	\$111,932	85	Paul Smith	Zach Hart
32	Marc Futterweit	\$111,569		79.3 Corey Helly	Giglione-Ackerman
33	Evelyn Hoyos	\$110,002	90	Eric Banks	Saavedra-Longino
34	Cory Cannataro	\$109,803	85		Giglione-Ackerman
35	Sean Taylor	\$109,494	85	Joe Lewo	Matt Henderson
36	Renee Zinsky	\$107,480		86.9 Michael Russin	Simon Arias
37	Samuel Holden	\$107,423		85.1 Kimberly Hamilton	Brett Gryska
38	Joseph Ciliberti	\$106,182		75.1 Carey Hartman	Simon Arias
39	Christopher Rolph	\$105,199		76.3 Daniel Perkins	AO
40	Cash Sampson	\$104,414		80.4 Brandon Minor	AO
41	Roxana Campos	\$104,386		85.2 Jacqueline Kabluyen	AO
42	Phoebe He	\$103,633	96	Marissa Tam	Saavedra-Longino
43	Hisham Tabak	\$101,262		86.0 Behrad Baghbanian	AO
44	Ragih Murshed	\$100,441	94	Mohamad Raychouni	Hart-Dushaj
45	Ryan Clawson	\$100,324		85.0 Matthew Conrad	S-S-Parks-Salvaggi
46	Shane Rendell	\$99,084	88	Claude Hamilton	Satti-Kanaan
47	Michael Lewo	\$98,622	85	Joe Lewo	Matt Henderson
48	Escarling Urena De Veloz	\$98,477	90	Danielle Morales	Giglione-Ackerman
49	Sophia Cowie	\$98,324		74.7 Jessica Davis	AO
50	Alex Grushko	\$98,047		79.2 Danielle Morales	Giglione-Ackerman





**1**  
JOSHUA DISHONG  
COLUMBUS, OH



**2**  
DUNI OLUSEGUN  
INDIANAPOLIS, IN



**3**  
ELLEN TUTTLE  
ROCHESTER, NY



**4**  
MICHAEL VAN DELFT  
HALIFAX, NS



**5**  
CARMEN ARROYO  
FLUSHING, NY



**6**  
AREF SAYEGH  
HALIFAX, NS



**7**  
MIKE REED  
LONDON, ON



**8**  
ALEX MILLER  
LOS ANGELES, CA



**9**  
LILY SAKAI  
LOS ANGELES, CA



**10**  
ROGER FREDERICKS  
LAS VEGAS, NV



**11**  
BREANN HALEY  
TRACY, CA



**12**  
STANIS MOANDA  
LANHAM, MD



**13**  
ALIPATE MAKAU  
AUCKLAND, NZ



**14**  
ANDRES LIRANZO  
FLUSHING, NY



**15**  
CHRISTOPHER MCGLYNN  
ST LOUIS, MO



**16**  
ATIYA BELL  
EDISON, NJ



**17**  
ORETT NELSON  
MARKHAM, ON



**18**  
MAX QUASEM  
LOS ANGELES, CA



**19**  
DAVID MELENDREZ  
SAN DIEGO, CA



**20**  
JEAN ETAHE LIMONGO  
LANHAM, MD

## SEPTEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Joshua Dishong	\$80,603	73.1	Joshua Dishong	S-S-Bendure-Hartwig
2	Duni Olusegun	\$50,104	77.2	Duni Olusegun	James Cunningham
3	Ellen Tuttle	\$43,539	87.5		Brett Gryska
4	Michael van Delft	\$40,336	83.0	Michael van Delft	Satti-Kanaan
5	Carmen Arroyo	\$38,543	79.7	Levar Morgan	Theodore Pappas
6	Aref Sayegh	\$34,264	94.6	Phillip Waisman	Satti-Kanaan
7	Mike Reed	\$32,393	93.2	Meaghan Krecsko	AO
8	Alex Miller	\$31,776	81.5	Stephen Jeung	Cohen-Cohen
9	Lily Sakai	\$29,157	89.2		Cohen-Cohen
10	Roger Fredericks	\$26,358	89.9	Adrienne Bragas	AO
11	Breann Haley	\$25,956	83.2		Mathew Hart
12	Stanis Moanda	\$25,051	87.2	Sylvain Kalombo	Souley Bah
13	Alipate Makau	\$24,739	89.3	Alipate Makau	Steve Friedlander
14	Andres Liranzo	\$24,396	73.7	Jeffrey Espinal	Theodore Pappas
15	Christopher McGlynn	\$24,284	92.4	Christopher McGlynn	S-S-Parks-Salvaggi
16	Atiya Bell	\$24,102	75.8	Magda Figueiredo	Giglione-Ackerman
17	Orett Nelson	\$24,053	84.3		Josh Chalom
18	Max Quasem	\$23,718	98.6		Cohen-Cohen
19	David Melendrez	\$22,873	81.8		Cindy Furer
20	Jean Etahe Limongo	\$22,526	77.3	Sylvain Kalombo	Souley Bah
21	Amy Shui	\$22,525	93.6		Giglione-Ackerman
22	Adem Abdula	\$22,218	79.5	Adem Abdula	Giglione-Ackerman
23	Noella Coleman	\$21,952	87.2	Kevin Appasamy	AO
24	Sylvain Kalombo	\$21,785	79.2	Sylvain Kalombo	Souley Bah
25	Alex Smith	\$21,143	90.7	Clint Perry	AO
26	Matthew Zang	\$21,003	78.8	Ryan Stenglein	AO
27	Ashley Hutson	\$20,829	93.1	Ashley Hutson	Kyle Wrobel
28	Troy Plummer	\$20,827	91.3	Andrew Haskins	AO
29	Nicholas Davis	\$20,337	75.0	Samy Jacques	Tom Williams
30	Stuart Pagan	\$20,226	73.1	Stuart Pagan	Mathew Hart
31	Michael Battaglio	\$20,101	80.7	Michael Battaglio	Evan Holzhauser
32	Joey Kennedy	\$19,975	78.5		AO
33	Ian Pickett	\$19,077	86.1	Bobby Gujral	AO
34	Jadwiga Martins	\$18,756	78.4	Jesse Doherty	AO
35	Arif Hajro	\$18,457	87.2	Mario Hajro	AO
36	Carrisa Korres	\$18,308	86.8	David Wang	Bob Olson
37	Joachim Jean	\$18,175	83.8	Ryan Hall	Laura Fisher
38	Irma Gallardo	\$18,116	80.7	Steven Warner	AO
39	Cherrish Taylor	\$18,003	75.9	Slavita Hut	John Young
40	Nasr Quadri	\$17,758	78.1	Salman Quadri	Theodore Pappas
41	Richard Sidoti	\$17,755	84.9		AO
42	Hunter Bischoff	\$17,646	85.9	Paul Rumbuc	Brett Gryska
43	Bryan Juskiw	\$17,558	86.3	Bryan Juskiw	S-S-Bendure-Hartwig
44	Dominick Williams	\$17,493	77.2	Clayton Slaughter	Michael Vasu
45	Roger Fung	\$17,055	78.4		Mathew Hart
46	DeAnthony Hartman	\$17,026	84.9	Nick Scordos	Zach Hart
47	Yollette Mompont	\$16,996	87.1	Jean M Joseph	Tom Williams
48	Dejan Kukolj	\$16,823	82.7	Michael Botond	AO
49	Justin Diaz	\$16,730	84.8	Jeffrey Espinal	Theodore Pappas
50	Joel Trask	\$16,580	87.5	Christopher Bungay	Satti-Kanaan

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$557,967	73.1	Joshua Dishong	S-S-Bendure-Hartwig
*2	Michael van Delft	\$353,890	83.0	Michael van Delft	Satti-Kanaan
*3	Roger Fredericks	\$347,634	89.9	Adrienne Bragas	AO
*4	Carmen Arroyo	\$346,947	79.7	Levar Morgan	Theodore Pappas
*5	Muhammed Ashraf	\$296,487	85.9	Sabrina Kryshundayal	Theodore Pappas
*6	Aref Sayegh	\$283,216	94.6	Phillip Waisman	Satti-Kanaan
*7	Mike Reed	\$278,613	93.2	Meaghan Krecsko	AO
*8	Lily Sakai	\$264,660	89.2		Cohen-Cohen
*9	Duni Olusegun	\$253,230	77.2	Duni Olusegun	James Cunningham
*10	Ian Pickett	\$240,842	86.1	Bobby Gujral	AO
11	Roger Fung	\$239,931	78.4		Mathew Hart
12	Max Quasem	\$201,990	98.6		Cohen-Cohen
13	Stuart Pagan	\$200,546	73.1	Stuart Pagan	Mathew Hart
14	Alex Miller	\$200,194	81.5	Stephen Jeung	Cohen-Cohen
15	Ellen Tuttle	\$197,298	87.5		Brett Gryska
16	Tony Georges	\$195,628	84.2	Matthew Conrad	S-S-Parks-Salvaggi
17	Taulant Bane	\$192,573	88.5	David Carpenter	Dustin Venekamp
18	Joey Kennedy	\$182,830	78.5		AO
19	Dina Boghdady	\$171,818	86.7	Luay Ghawi	AO
20	Irma Gallardo	\$170,283	80.7	Steven Warner	AO
21	Lleison Martinez	\$168,417	81.2	Begona Patino-Lopez	Cisco Perez
22	Alex Smith	\$164,429	90.7	Clint Perry	AO
23	Douglas Clarke	\$157,484	94.7	Joshua Jackson	Brian Schreiter
24	Joachim Jean	\$156,763	83.8	Ryan Hall	Laura Fisher
25	Derrick Mason	\$156,658	76.7	Derrick Mason	Chad Deley
26	Jesse Fullmer	\$153,938	88.4	Clint Perry	AO
27	Bryan Juskiw	\$153,210	86.3	Bryan Juskiw	S-S-Bendure-Hartwig
28	Matthew Zang	\$152,797	78.8	Ryan Stenglein	AO
29	Ryan Vance	\$151,160	83.6	Derek Foore	S-S-Parks-Salvaggi
30	DeAnthony Hartman	\$149,866	84.9	Nick Scordos	Zach Hart
31	Atiya Bell	\$148,004	75.8	Magda Figueiredo	Giglione-Ackerman
32	Bradley Christiansen	\$145,647	86.5	Darrell Asbell	AO
33	David Melendrez	\$145,398	81.8		Cindy Furer
34	Adem Abdula	\$143,830	79.5	Adem Abdula	Giglione-Ackerman
35	Meardey Kim	\$143,346	89.1	Yussuf El-Zein	AO
36	Yollette Mompont	\$139,639	87.1	Jean M Joseph	Tom Williams
37	Nicholas Davis	\$139,497	75.0	Samy Jacques	Tom Williams
38	Alipate Makau	\$139,386	89.3	Alipate Makau	Steve Friedlander
39	Jadwiga Martins	\$139,363	78.4	Jesse Doherty	AO
40	Tomarus Burks	\$137,652	75.4	Brian Jerome	Tom Williams
41	Daniel Prinzo	\$136,331	90.5	Brent Bowling	S-S-Parks-Salvaggi
42	Jordan Graham	\$135,516	90.3	Zach Otto	Sabrina Lloyd
43	Richard Carter	\$132,870	97.7	Clint Perry	AO
44	Alan Sedaghat	\$129,586	88.4	Bobby Gujral	AO
45	Steven Dell	\$129,520	85.6	Steven Dell	Simon Arias
46	Mark Lomonaco	\$129,356	82.5	Michael Burningham	AO
47	Hans Klink	\$129,300	93.0	Jason Bratin	Simon Arias
48	Dustin Dunbar	\$128,903	90.4		Dustin Venekamp
49	Christopher McGlynn	\$128,767	92.4	Christopher McGlynn	S-S-Parks-Salvaggi
50	Mark Diskin	\$126,224	85.9	Mark Diskin	Simon Arias

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,517,034 Net ALP — MAX QUASEM 11/30/19



# SUPERVISING AGENTS



**1** TALEB JAMMOUL HAJALI  
MIAMI, FL



**2** BRANDON BISKIE  
ORLANDO, FL



**3** CESAR PEREZ RAMIREZ  
MIAMI, FL



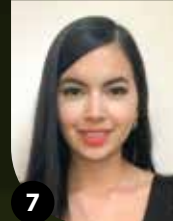
**4** LUIS VELASQUEZ  
HOUSTON, TX



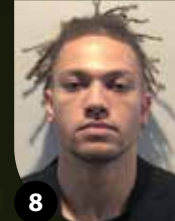
**5** MORIAH CHANDLER  
ORLANDO, FL



**6** VICTOR ROMERO  
MIAMI, FL



**7** SARA HERNANDEZ  
MIAMI, FL



**8** RYAN CRAWFORD  
WEXFORD, PA



**9** DEAN THEBEAU  
TRACY, CA



**10** ALEXANDRA JAEGER  
SCHAUMBURG, IL

## SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Taleb Jammoul Hajali	\$90,768	\$125,932		86.1	Patricia Contreras Beto Quintero
2	Brandon Biskie	\$75,502	\$77,399	100		Joseph Rotolo Matt Henderson
3	Cesar Perez Ramirez	\$44,348	\$50,965	90		Patricia Contreras Beto Quintero
4	Luis Velasquez	\$44,011	\$46,037	99		Rafael Medina Jesus Romero
5	Moriah Chandler	\$39,810	\$128,545		81.3	Joe Lewo Matt Henderson
6	Victor Romero	\$39,456	\$44,781		79.4	Sergio Carta Beto Quintero
7	Sara Hernandez	\$38,119	\$40,835		82.2	Walter Icaza Beto Quintero
8	Ryan Crawford	\$32,397	\$43,204	95		Tristan Dlabik Simon Arias
9	Dean Thebeau	\$30,403	\$38,344		81.3	Michael Romero Mathew Hart
10	Alexandra Jaeger	\$30,234	\$38,719	94		Duane Shaw Sabrina Lloyd
11	William Benline	\$30,210	\$47,340		75.7	Brandon Neal Hart-Dushaj
12	Julian Navalta	\$25,256	\$29,042	92		Joseph Rotolo Matt Henderson
13	Lauren Gearhart	\$25,066	\$25,066	96		Paul Vassallo Dustin Venekamp
14	Gianni Toma	\$24,269	\$35,747	87		Paul Smith Zach Hart
15	Danny Souri	\$23,475	\$43,806	98		Zach Otto Sabrina Lloyd
16	Maria Bonilla Borrego	\$22,868	\$45,031		81.1	Walter Icaza Beto Quintero
17	Rodney Williams	\$22,172	\$22,172	100		Darrell Asbell AO
18	Lamour Workman	\$21,961	\$24,014		84.5	Ed-Maggie Myrthil Theodore Pappas
19	Rebecca Amundson	\$21,528	\$38,994	96		Christie Jauch Simon Arias
20	Anton Ljuljdjuraj	\$20,997	\$17,435	84		Joseph Gojcaj Hart-Dushaj

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Moriah Chandler	\$812,449	\$1,145,640	85		Joe Lewo Matt Henderson
*2	Benzack Cooper	\$456,547	\$571,899		77.2	Edward Leon Hart-Dushaj
*3	Taleb Jammoul Hajali	\$401,886	\$605,843		86.1	Patricia Contreras Beto Quintero
*4	William Benline	\$301,693	\$372,961		75.7	Brandon Neal Hart-Dushaj
*5	Benjamin Kesterson	\$271,484	\$340,252	88		Edward Leon Hart-Dushaj
6	Gianni Toma	\$211,119	\$268,333	87		Paul Smith Zach Hart
7	Cesar Perez Ramirez	\$195,981	\$255,844	90		Patricia Contreras Beto Quintero
8	Victor Romero	\$177,840	\$227,339		79.4	Sergio Carta Beto Quintero
9	Jozef Tinaj	\$177,257	\$227,735	92		Joseph Gojcaj Hart-Dushaj
10	Ahmed Kassem	\$160,875	\$202,460	88		Mohamad Raychouni Hart-Dushaj
11	Besim Nikaj	\$154,856	\$201,388	84		Joseph Gojcaj Hart-Dushaj
12	Anton Ljuljdjuraj	\$150,396	\$208,528	84		Joseph Gojcaj Hart-Dushaj
13	Sullena Staton	\$135,484	\$377,062		77.6	Steven Dell Simon Arias
14	Andre Bzhetaj	\$125,301	\$187,983	88		Joseph Gojcaj Hart-Dushaj
15	Dean Thebeau	\$122,369	\$191,748		81.3	Michael Romero Mathew Hart
16	Brandon Biskie	\$119,282	\$128,488	100		Joseph Rotolo Matt Henderson
17	David Hurst	\$118,564	\$178,975	87		Paul Smith Zach Hart
18	Noah Schultz	\$116,079	\$209,762	87		Paul Smith Zach Hart
19	Montana Hanson	\$112,632	\$118,559	93		Bobby Park AO
20	Preston Klutz	\$106,082	\$128,569	90		Michael McKiernan Dustin Venekamp

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$788,594 Net ALP — ARIF HAJRO

# GENERAL AGENTS



**1** AVERIGH SPECIALE  
ORLANDO, FL



**2** KLYO VIDAL  
MIAMI, FL



**3** DORIS MARTINEZ GARCIA  
MIAMI, FL



**4** JORGE CARIDAD  
HOUSTON, TX



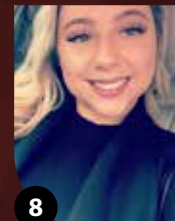
**5** ALFREDO GARCIA  
MIAMI, FL



**6** STEVEN BAUM  
SCHAUMBURG, IL



**7** JONATHAN RAMIREZ  
MIAMI, FL



**8** CHILYNN ACEVEDO  
RIVERSIDE, RI



**9** SUSANA AL CHOUFI NAIM  
MIAMI LAKES, FL



**10** EDGAR GONZALEZ MONTESINO  
HOUSTON, TX

## SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Averigh Speciale	\$173,171	\$173,749	97		Joseph Rotolo Matt Henderson
2	Klyo Vidal	\$169,243	\$230,801		83.7	Patricia Contreras Beto Quintero
3	Doris Martinez Garcia	\$121,490	\$197,001		78.2	Sergio Carta Beto Quintero
4	Jorge Caridad	\$108,536	\$122,102	100		Tahis Quintero Bonilla Jesus Romero
5	Alfredo Garcia	\$90,808	\$125,287		81.3	Walter Icaza Beto Quintero
6	Steven Baum	\$74,307	\$70,418		81.3	Zach Otto Sabrina Lloyd
7	Jonathan Ramirez	\$71,232	\$82,567		73.9	Patricia Contreras Beto Quintero
8	Chilynn Acevedo	\$67,695	\$79,712	96		Gabriela Sime Fisher-Zuzick
9	Susana Al Choufi Naim	\$61,883	\$65,847	93		Angel Contreras Gonzalez-H-W
10	Edgar Gonzalez Montesino	\$61,030	\$66,566	95		Rafael Medina Jesus Romero
11	Pedro Davila Neto	\$60,028	\$76,876	93		Joe Lewo Matt Henderson
12	Zorhedy Romero Aranda	\$54,541	\$57,750	100		Raul Angulo Jesus Romero
13	Robert Jackson	\$54,412	\$101,316	93		Tristan Dlabik Simon Arias
14	Solgeis Cardozo Mijares	\$53,427	\$72,810	96		Angel Contreras Gonzalez-H-W
15	Jacob Brown	\$51,691	\$72,914		79.3	Edward Leon Hart-Dushaj
16	Christian Gojcaj	\$49,161	\$72,195		86.0	Joseph Gojcaj Hart-Dushaj
17	Zachary Poker	\$46,173	\$55,680	91		Mark Bernsdorff Simon Arias
18	Adianez Rodriguez	\$45,981	\$69,324	93		Astrid Castrillon Hemerson Gonzalez
19	Timothy Wilson	\$44,504	\$57,458		85.1	Ryan Wilson Philip Prata
20	Daniel Pacheco	\$43,560	\$92,134		82.6	Sergio Carta Beto Quintero

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Jacob Brown	\$845,756	\$1,112,212		79.3	Edward Leon Hart-Dushaj
*2	Klyo Vidal	\$797,780	\$1,178,289		83.7	Patricia Contreras Beto Quintero
*3	Christian Gojcaj	\$682,815	\$830,152		86.0	Joseph Gojcaj Hart-Dushaj
*4	Brandon Dusevic	\$589,155	\$844,966		74.6	Paul Smith Zach Hart
*5	Ian Rouleau	\$573,583	\$721,517		79.2	Paul Smith Zach Hart
6	Doris Martinez Garcia	\$554,014	\$1,023,198		78.2	Sergio Carta Beto Quintero
7	Gjon Ljuljdjuraj	\$519,940	\$628,130		77.4	Mohamad Raychouni Hart-Dushaj
8	John Curry	\$463,187	\$763,856		75.0	Brandon Neal Hart-Dushaj
9	Valentino Kalaj	\$411,536	\$626,387		77.9	Joseph Gojcaj Hart-Dushaj
10	Morgan Evans	\$389,585	\$374,326		91.4	Mohamad Raychouni Hart-Dushaj
11	Jenna Grula	\$383,362	\$719,736		80.5	Sokol Fazliu Simon Arias
12	Adel Al Choufi Naim	\$381,282	\$420,668	89		Angel Contreras Gonzalez-H-W
13	Erica Robertson	\$348,305	\$538,389	89		Timothy Bugge Simon Arias
14	Averigh Speciale	\$323,449	\$342,067	97		Joseph Rotolo Matt Henderson
15	Jorge Tonbio	\$306,322	\$649,206		77.6	Jeffrey Espinal Theodore Pappas
16	Steven Baum	\$296,312	\$379,942		81.3	Zach Otto Sabrina Lloyd
17	Alfredo Garcia	\$286,371	\$575,399		81.3	Walter Icaza Beto Quintero
18	Selma Ogresovic	\$273,659	\$581,026		77.9	Kimberly Hamilton Brett Gryska
19	Joshua Egyud	\$257,782	\$452,070		84.4	Sokol Fazliu Simon Arias
20	Daniel Prinzo	\$246,451	\$1,031,760		82.1	Brent Bowling S-S-Parks-Salvaggi

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON



**SEPTEMBER**

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>II Beau Locker</b>	<b>361.5%</b>	<b>\$304,388</b>	<b>\$65,960</b>		<b>78.0</b>	<b>Matt Henderson</b>
Patricia Contreras	222.8%	\$315,337	\$97,684		81.0	Beto Quintero
Walter Icaza	30.9%	\$177,889	\$135,924		79.8	Beto Quintero
<b>III Bobby Hamilton</b>	<b>33.6%</b>	<b>\$133,083</b>	<b>\$99,641</b>		<b>77.1</b>	<b>AO</b>
Darcy Schrieber	16.6%	\$107,557	\$92,215		80.1	Zach Hart
Clayton Slaughter	16.4%	\$122,987	\$105,670		79.5	Michael Vasu
<b>IV David Carpenter</b>	<b>53.1%</b>	<b>\$124,507</b>	<b>\$81,340</b>		<b>77.4</b>	<b>Dustin Venekamp</b>
David Wang	29.7%	\$75,613	\$58,308		75.4	Bob Olson
<b>V Corey Helly</b>	<b>120.7%</b>	<b>\$132,910</b>	<b>\$60,235</b>		<b>79.7</b>	<b>Giglione-Ackerman</b>
Michael Mandella	96.0%	\$137,233	\$70,012		83.7	AO
Mike Paragiou	21.2%	\$78,716	\$64,942		83.9	S-S-Parks-Salvaggi
<b>VI Brody Maughan-Evanson</b>	<b>179.9%</b>	<b>\$206,513</b>	<b>\$73,772</b>		<b>77.9</b>	<b>Simon Arias</b>
James Sodan	62.3%	\$98,455	\$60,670		77.2	Nick Moore
Jason Bratin	41.9%	\$62,123	\$43,775		85.6	Simon Arias
<b>VII Stuart Pagan</b>	<b>141.5%</b>	<b>\$81,258</b>	<b>\$33,645</b>		<b>75.2</b>	<b>Mathew Hart</b>
Magda Figueiredo	78.6%	\$92,527	\$51,814		78.0	Giglione-Ackerman
Omar Billy	38.0%	\$64,653	\$46,841		73.8	Jamison Weatherspoon
<b>VIII Joseph Tomanovich</b>	<b>141.4%</b>	<b>\$113,992</b>	<b>\$47,216</b>		<b>76.7</b>	<b>AO</b>
Christopher Hintz	124.7%	\$95,821	\$42,641		78.9	AO
Samy Jacques	105.4%	\$89,695	\$43,659		77.0	Tom Williams
<b>IX Meaghan Krecsko</b>	<b>78.4%</b>	<b>\$57,067</b>	<b>\$31,983</b>		<b>81.1</b>	<b>AO</b>
Aaron Parks	39.9%	\$60,295	\$43,104		77.2	Simon Arias
Steven Warner	34.2%	\$52,235	\$38,916		76.2	AO
<b>X Kevin Appasamy</b>	<b>237.0%</b>	<b>\$90,179</b>	<b>\$26,761</b>		<b>83.7</b>	<b>AO</b>
Darrell Asbell	153.7%	\$95,569	\$37,676		81.0	AO
Jacqueline Kabluyen	83.6%	\$57,148	\$31,128		76.5	AO
<b>XI Jesse Doherty</b>	<b>243.3%</b>	<b>\$56,444</b>	<b>\$16,442</b>		<b>77.0</b>	<b>AO</b>
Brandon Baker	241.4%	\$80,468	\$23,568		85.8	Travis Moody
Michael Russo	55.8%	\$44,185	\$28,358		85.8	Laura Fisher
<b>XII Dylan Murphy</b>	<b>99.1%</b>	<b>\$17,892</b>	<b>\$8,985</b>		<b>81.3</b>	<b>Simon Arias</b>
Joshua Goodman	84.3%	\$33,266	\$18,052		77.0	Richard Correa
Charles Ferrari	15.5%	\$22,431	\$19,420		83.5	Simon Arias
<b>XIII George O'Shea</b>	<b>242.9%</b>	<b>\$41,005</b>	<b>\$11,957</b>		<b>80.5</b>	<b>Giglione-Ackerman</b>
Shawn Lewicki	185.1%	\$52,704	\$18,484		78.6	Hart-Lewicki
Maurice Coleman	162.2%	\$50,441	\$19,241		80.3	Brian Schreiter
<b>XIV Brandon Minor</b>	<b>415.6%</b>	<b>\$32,453</b>	<b>\$6,294</b>		<b>79.4</b>	<b>AO</b>
Behrad Baghbanian	193.1%	\$48,533	\$16,559		85.3	AO
Dwayne Gomez	141.5%	\$30,343	\$12,562		79.2	Jose Carvajal
<b>XV Jadwiga Martins</b>	<b>474.1%</b>	<b>\$15,857</b>	<b>\$2,762</b>		<b>80.3</b>	<b>AO</b>
Rupinder Toor	154.9%	\$2,711	\$1,064		79.2	AO
Felicia Steele	76.8%	\$9,813	\$5,549		86.6	AO

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

**SEPTEMBER ROOKIES**

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Tahis Quintero Bonilla</b>	<b>761.8%</b>	<b>\$222,451</b>	<b>\$29,200</b>	<b>246,472</b>	<b>94</b>		<b>Jesus Romero</b>
Sergio Carta	565.2%	\$165,050	\$29,200	289,136		78.9	Beto Quintero
Joseph Rotolo	535.6%	\$156,398	\$29,200	168,086		77.2	Matt Henderson
Joe Lewo	362.2%	\$105,750	\$29,200	203,204	86		Matt Henderson
Ashley Clarke	350.3%	\$102,284	\$29,200	244,422		76.6	Ernest Powell
Astrid Castrillon	342.4%	\$99,986	\$29,200	128,730		76.9	Hemerson Gonzalez
Gabriela Sime	287.0%	\$83,811	\$29,200	99,634		78.4	Fisher-Zuzick
Juan Olvera	248.4%	\$72,537	\$29,200	106,469		76.5	Stephen Jubrey
Rafael Medina	197.8%	\$57,769	\$29,200	80,564	92		Jesus Romero
Keeland Bryant	188.4%	\$54,999	\$29,200	99,920		78.2	Ernest Powell

**YTD**

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Jeffrey Espinal</b>	<b>52.1%</b>	<b>\$1,711,239</b>	<b>\$1,125,067</b>		<b>78.5</b>	<b>Theodore Pappas</b>
<b>II Beau Locker</b>	<b>144.4%</b>	<b>\$2,273,009</b>	<b>\$930,190</b>		<b>78.0</b>	<b>Matt Henderson</b>
Patricia Contreras	63.2%	\$1,483,344	\$909,178		81.0	Beto Quintero
Walter Icaza	39.6%	\$1,242,019	\$889,587		79.8	Beto Quintero
<b>III Bobby Hamilton</b>	<b>28.2%</b>	<b>\$1,098,281</b>	<b>\$856,996</b>		<b>77.1</b>	<b>AO</b>
Clayton Slaughter	25.9%	\$1,129,038	\$897,112		79.5	Michael Vasu
Mark Lahijani	22.6%	\$1,061,458	\$865,993		78.1	Theodore Pappas
<b>IV David Carpenter</b>	<b>79.8%</b>	<b>\$1,282,374</b>	<b>\$713,255</b>		<b>77.4</b>	<b>Dustin Venekamp</b>
Phi Phan	26.9%	\$1,006,994	\$793,565		82.1	Desi Dimitrova
Daryl Graham	23.7%	\$905,996	\$732,559		78.4	S-S-Parks-Salvaggi
<b>V Mike Paragiou</b>	<b>74.7%</b>	<b>\$1,237,810</b>	<b>\$708,546</b>		<b>83.9</b>	<b>S-S-Parks-Salvaggi</b>
Michael Mandella	52.5%	\$1,026,975	\$673,604		83.7	AO
Steven Dell	26.7%	\$880,031	\$694,327		79.4	Simon Arias
<b>VI Brody Maughan-Evanson</b>	<b>169.1%</b>	<b>\$1,519,620</b>	<b>\$564,710</b>		<b>77.9</b>	<b>Simon Arias</b>
Jason Bratin	66.5%	\$919,772	\$552,564		85.6	Simon Arias
Clint Perry	39.5%	\$817,335	\$586,053		87.4	AO
<b>VII Stuart Pagan</b>	<b>137.4%</b>	<b>\$1,139,714</b>	<b>\$480,062</b>		<b>75.2</b>	<b>Mathew Hart</b>
Sokol Fazliu	96.0%	\$938,642	\$478,968		80.6	Simon Arias
Travis Vaughn	42.3%	\$705,038	\$495,588		77.4	Simon Arias
<b>VIII Christopher Hintz</b>	<b>106.4%</b>	<b>\$861,848</b>	<b>\$417,561</b>		<b>78.9</b>	<b>AO</b>
Joseph Tomanovich	96.4%	\$803,115	\$408,988		76.7	AO
Michael Burningham	45.9%	\$661,852	\$453,735		81.9	AO
<b>IX Michael McKiernan</b>	<b>89.3%</b>	<b>\$705,914</b>	<b>\$372,918</b>		<b>78.9</b>	<b>Dustin Venekamp</b>
Meaghan Krecsko	80.7%	\$676,465	\$374,401		81.1	AO
Melinda-Rae Lyse	50.2%	\$572,606	\$381,266		74.3	AO
<b>X Darrell Asbell</b>	<b>122.3%</b>	<b>\$774,558</b>	<b>\$348,448</b>		<b>81.0</b>	<b>AO</b>
Daniel Umbertone	111.9%	\$642,286	\$303,154		76.3	AO
Christie Jauch	57.9%	\$569,022	\$360,414		73.5	Simon Arias
<b>XI Brandon Baker</b>	<b>70.3%</b>	<b>\$454,342</b>	<b>\$266,847</b>		<b>85.8</b>	<b>Travis Moody</b>
Ryan Ohm	39.4%	\$365,857	\$262,362		80.9	Simon Arias
Jesse Doherty	39.3%	\$364,301	\$261,499		77.0	AO
<b>XII Joshua Goodman</b>	<b>86.6%</b>	<b>\$456,175</b>	<b>\$244,516</b>		<b>77.0</b>	<b>Richard Correa</b>
Jonathan Jones	29.7%	\$305,842	\$235,770		76.8	Corey Neff
<b>XIII Shawn Lewicki</b>	<b>181.3%</b>	<b>\$439,412</b>	<b>\$156,202</b>		<b>78.6</b>	<b>Hart-Lewicki</b>
Daniel Perkins	119.3%	\$339,563	\$154,855		79.4	AO
Maurice Coleman	87.4%	\$374,187	\$199,624		80.3	Brian Schreiter
<b>XIV Brandon Minor</b>	<b>251.6%</b>	<b>\$318,957</b>	<b>\$90,728</b>		<b>79.4</b>	<b>AO</b>
Anacleto Arevalo	241.4%	\$318,203	\$93,203		82.0	AO
Dwayne Gomez	103.1%	\$217,750	\$107,212		79.2	Jose Carvajal
<b>XV Jadwiga Martins</b>	<b>295.9%</b>	<b>\$112,533</b>	<b>\$28,427</b>		<b>80.3</b>	<b>AO</b>
Rupinder Toor	51.6%	\$12,516	\$8,254		79.2	AO
Felicia Steele	24.8%	\$94,071	\$75,403		86.6	AO

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

**YTD ROOKIES**

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Joseph Gojcaj</b>	<b>607.1%</b>	<b>\$1,595,468</b>	<b>\$262,800</b>	<b>2,231,786</b>		<b>75.9</b>	<b>Hart-Dushaj</b>
Paul Smith	435.3%	\$1,143,879	\$262,800	1,558,770		75.7	Zach Hart
Ashley Clarke	389.4%	\$1,023,254	\$262,800	1,658,649		76.6	Ernest Powell
Joe Lewo	384.4%	\$1,010,148	\$262,800	1,423,137	86		Matt Henderson
Edward Leon	324.5%	\$852,735	\$262,800	1,279,546		81.9	Hart-Dushaj
Sergio Carta	285.3%	\$749,852	\$262,800	1,471,437		78.9	Beto Quintero
Tahis Quintero Bonilla	255.6%	\$671,786	\$262,800	833,816	94		Jesus Romero
Mohamad Raychouni	236.7%	\$622,021	\$262,800	908,127		73.0	Hart-Dushaj
Aaron Piotrowski	216.9%	\$569,956	\$262,800	875,408		74.1	Sabrina Lloyd
Heriberto Chavez	192.2%	\$505,176	\$262,800	580,217		81.6	Richard Correa



**Rookie**

Spotlight recognizes the top three Master General Agents in Categories I-XV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2020 Awards Presentation are the top MGA per category from Categories I-XV based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.



# REGIONAL GENERAL AGENTS



**I**  
**COREY HELLY**  
EDISON, NJ



**II**  
**WALTER ICAZA**  
MIAMI, FL



**III**  
**JOSEPH GOJCAJ**  
ST LOUIS, MO



**IV**  
**MICHAEL GERSTEIN**  
EDISON, NJ



**V**  
**ELYSE BRYAN**  
LANHAM, MD



**VI**  
**KAITLYN BRANDT**  
DALLAS, TX



**VII**  
**MAGDA FIGUEIREDO**  
EDISON, NJ



**VIII**  
**KEVIN APPASAMY**  
HONOLULU, HI



**IX**  
**ASHLEY CLARKE**  
JACKSON, MS



**X**  
**ANDREW BISHOP**  
RENTON, WA



**XI**  
**ERIN ALLEN**  
AURORA, CO



**XII**  
**TAHIS QUINTERO BONILLA**  
HOUSTON, TX

## SEPTEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I</b> <b>Corey Helly</b>	51.4%	\$476,509	\$314,654		76.3	Giglione-Ackerman
<b>II</b> <b>Walter Icaza</b>	128.9%	\$788,346	\$344,392		79.9	Beto Quintero
Joshua Olin	61.2%	\$400,266	\$248,280		81.5	AO
Beau Locker	41.6%	\$384,559	\$271,632		75.8	Matt Henderson
<b>III</b> <b>Joseph Gojcaj</b>	88.0%	\$251,193	\$133,611		75.9	Hart-Dushaj
<b>IV</b> <b>Michael Gerstein</b>	58.1%	\$208,235	\$131,725		78.9	Giglione-Ackerman
Randall Cook	43.4%	\$170,929	\$119,206		74.0	Jamison Weatherspoon
Ryan Hall	41.5%	\$210,965	\$149,116		82.6	Laura Fisher
<b>V</b> <b>Elyse Bryan</b>	83.7%	\$171,129	\$93,150		77.7	Souley Bah
Bobby Hamilton	40.8%	\$202,714	\$143,974		76.6	AO
Joseph Tomanovich	36.8%	\$160,151	\$117,090		81.7	AO
<b>VI</b> <b>Kaitlyn Brandt</b>	71.4%	\$169,148	\$98,665		74.2	Stephen Jubrey
Brody Maughan-Evanson	56.4%	\$200,816	\$128,422		76.0	Simon Arias
Morgan Lobello	46.0%	\$114,310	\$78,307		77.9	Giglione-Ackerman
<b>VII</b> <b>Magda Figueiredo</b>	59.0%	\$112,312	\$70,642		77.1	Giglione-Ackerman
Melinda-Rae Lyse	26.8%	\$82,302	\$64,891		75.5	AO
Alex Kae	20.0%	\$82,737	\$68,957		83.9	AO
<b>VIII</b> <b>Kevin Appasamy</b>	125.6%	\$117,230	\$51,973		85.4	AO
Clayton Slaughter	91.4%	\$130,383	\$68,137		78.0	Michael Vasu
Charles Ferrari	32.3%	\$82,726	\$62,524		79.2	Simon Arias
<b>IX</b> <b>Ashley Clarke</b>	468.1%	\$243,564	\$42,873		76.6	Ernest Powell
Sylvain Kalombo	179.0%	\$137,129	\$49,157		81.8	Souley Bah
Michael Mandella	143.8%	\$118,355	\$48,544		83.7	AO
<b>X</b> <b>Andrew Bishop</b>	236.3%	\$126,252	\$37,542		82.6	AO
Juan Olvera	152.8%	\$118,830	\$47,000		76.5	Stephen Jubrey
Mavrick Fredericks	84.3%	\$100,043	\$54,269		74.6	Evan Holzhauer
<b>XI</b> <b>Erin Allen</b>	2633.3%	\$76,331	\$2,793		75.2	Richard Correa
Gabriela Sime	582.5%	\$96,109	\$14,081		73.7	Fisher-Zuzick
Mike Allen	412.9%	\$116,063	\$22,627		84.1	Travis Moody
<b>XII</b> <b>Tahis Quintero Bonilla</b>	784.6%	\$258,306	\$29,200	96		Jesus Romero
Augusto Arango	440.7%	\$87,678	\$16,215		76.9	Hemerson Gonzalez
Jesse Doherty	252.4%	\$72,302	\$20,515		77.5	AO

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I</b> <b>Reynolds Akuamoa</b>	27.5%	\$3,848,179	\$3,017,816		77.7	Theodore Pappas
Justin Adams	26.3%	\$3,280,568	\$2,597,918		81.2	Simon Arias
Mark Neilson	16.1%	\$5,955,561	\$5,130,518		79.3	AO
<b>II</b> <b>Walter Icaza</b>	68.1%	\$4,261,202	\$2,535,285		79.9	Beto Quintero
Joshua Olin	38.8%	\$3,484,602	\$2,511,389		81.5	AO
Beau Locker	17.7%	\$2,935,885	\$2,493,926		75.8	Matt Henderson
<b>III</b> <b>Joseph Gojcaj</b>	156.3%	\$4,028,598	\$1,572,104		75.9	Hart-Dushaj
David Carpenter	64.4%	\$2,680,490	\$1,630,895		76.4	Dustin Venekamp
Zach Otto	18.7%	\$2,088,921	\$1,759,229		77.7	Sabrina Lloyd
<b>IV</b> <b>Darcy Schrieber</b>	22.1%	\$1,542,886	\$1,263,221		79.3	Zach Hart
Ryan Hall	13.3%	\$1,362,070	\$1,202,410		82.6	Laura Fisher
<b>V</b> <b>Mohamad Raychouni</b>	69.7%	\$1,466,868	\$864,408		73.0	Hart-Dushaj
Jeffrey Espinal	59.7%	\$1,698,226	\$1,063,402		76.9	Theodore Pappas
Bobby Hamilton	52.3%	\$1,734,036	\$1,138,651		76.6	AO
<b>VI</b> <b>Brody Maughan-Evanson</b>	79.8%	\$1,718,549	\$955,870		76.0	Simon Arias
Romal Omid	68.6%	\$1,332,320	\$790,144		73.2	Mathew Hart
Mike Paragiou	60.0%	\$1,529,904	\$956,415		85.1	S-S-Parks-Salvaggi
<b>VII</b> <b>Alma Lozano</b>	63.4%	\$1,112,151	\$680,447		78.9	Richard Correa
Phi Phan	26.6%	\$1,004,315	\$793,565		82.1	Desi Dimitrova
Alex Kae	24.4%	\$842,590	\$677,186		83.9	AO
<b>VIII</b> <b>Clayton Slaughter</b>	138.0%	\$1,356,004	\$569,744		78.0	Michael Vasu
Clint Perry	41.0%	\$821,255	\$582,629		86.5	AO
Michael McKiernan	33.9%	\$735,114	\$549,194		75.6	Dustin Venekamp
<b>IX</b> <b>Ashley Clarke</b>	234.3%	\$1,657,931	\$495,950		76.6	Ernest Powell
Paul Smith	212.7%	\$1,628,290	\$520,742		75.7	Zach Hart
Kelly Ekker	106.1%	\$909,234	\$441,121		77.4	Tiffany Roland
<b>X</b> <b>Andrew Bishop</b>	189.6%	\$986,346	\$340,606		82.6	AO
Harold Durana	80.2%	\$650,035	\$360,744		79.0	AO
Mavrick Fredericks	54.5%	\$600,713	\$388,874		74.6	Evan Holzhauer
<b>XI</b> <b>Mike Allen</b>	192.8%	\$764,624	\$261,170		84.1	Travis Moody
Erin Allen	166.0%	\$778,848	\$292,832		75.2	Richard Correa
Daniel Umbertone	138.0%	\$647,311	\$271,967		78.0	AO
<b>XII</b> <b>Tahis Quintero Bonilla</b>	865.4%	\$845,650	\$87,600	96		Jesus Romero
Bobby Park	333.2%	\$790,919	\$182,582		73.9	AO
Augusto Arango	242.1%	\$770,055	\$225,090		76.9	Hemerson Gonzalez

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS

Spotlight recognizes the top three Regional General Agents in Categories I-XII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2020 Awards Presentation are the top RGA per category from Categories I-XII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.





EC = 2020 Executive Council Member  
 † Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2  
*Spotlight* recognizes SGAs in Categories I-XI based on Performance Factor. The SGAs that will be recognized at the 2020 Awards Presentation are the top SGA per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD *Spotlight* number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition

**TOP PERFORMANCE FACTOR** ▶



**SEPTEMBER**

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I										
Giglione-Ackerman	112.8	\$751,479	\$641,500	117.1	51	47	108.5	76.9	9.9	
AO	103.8	\$4,296,756	\$4,398,600	97.7	290	196	110.0	80.5	44.0	
Simon Arias	96.6	\$1,283,935	\$1,544,100	83.2	109	94	110.0	79.3	-10.0	
II										
Dustin Venekamp	98.7	\$489,720	\$559,800	87.5	56	46	110.0	77.8	37.6	
Brett Gryska	98.6	\$501,724	\$575,000	87.3	32	24	110.0	80.5	25.3	
Sabrina Lloyd	97.1	\$416,955	\$494,900	84.3	79	33	110.0	74.1	7.0	
Michael Vasu	96.1	\$428,549	\$491,700	87.2	42	40	105.0	75.1	-15.2	
Richard Correa	85.7	\$378,328	\$519,900	72.8	72	73	98.6	77.0	-20.0	
III										
Beto Quintero	154.2	\$788,346	\$397,300	198.4	60	31	110.0	79.9	130.6	
Matt Henderson	136.8	\$574,450	\$351,300	163.5	45	33	110.0	75.7	86.9	
Mathew Hart	95.9	\$297,395	\$310,100	95.9	-	-	-	73.7	29.3	
IV										
Tom Williams	137.5	\$298,917	\$181,100	165.1	12	10	110.0	74.1	75.2	
Jamison Weatherspoon	108.1	\$320,537	\$290,200	110.5	37	35	105.7	77.2	14.2	
V										
Laura Fisher	120.2	\$265,252	\$188,800	140.5	14	14	100.0	82.3	69.9	
Slav Bitman	100.1	\$140,397	\$151,800	92.5	14	13	107.7	77.7	-14.4	
VI										
Souley Bah	147.5	\$212,066	\$114,600	185.0	15	10	110.0	77.9	93.5	
Nick Moore	132.6	\$258,386	\$147,400	175.3	9	10	90.0	78.9	93.2	
Travis Moody	119.2	\$164,581	\$100,700	163.4	6	8	75.0	81.3	82.7	
Brian Schreiter	111.6	\$140,596	\$124,100	113.3	15	10	110.0	78.9	32.5	
Josh Chalom	105.7	\$123,455	\$116,800	105.7	-	-	-	81.0	33.2	
Dorian Oldham	95.1	\$128,391	\$142,400	90.2	15	15	100.0	75.1	13.7	
VII										
Ernest Powell	183.5	\$284,255	\$110,600	257.0	12	10	110.0	78.5	273.0	
Stephen Jubrey	124.2	\$169,123	\$114,000	148.4	13	13	100.0	74.2	44.9	
Josh West	119.9	\$182,331	\$112,600	161.9	7	9	77.8	81.3	69.2	
Kevin Holtz	91.6	\$78,440	\$107,100	73.2	17	11	110.0	76.7	-23.4	
VIII										
Tiffany Roland	132.7	\$139,827	\$90,000	155.4	10	7	110.0	77.9	98.6	
Chad Deley	116.3	\$124,349	\$101,400	122.6	35	12	110.0	74.4	88.3	
Byron Paz	112.8	\$111,756	\$99,100	112.8	-	-	-	76.1	-4.6	
Brandon MacDonald	96.0	\$78,316	\$95,500	82.0	17	14	110.0	74.8	-2.5	
IX										
Hemerson Gonzalez	153.1	\$219,684	\$112,000	196.1	10	8	110.0	77.9	132.8	
John Young	92.1	\$84,536	\$113,900	74.2	14	10	110.0	76.8	-19.3	
Hart-Lewicki	91.9	\$88,140	\$95,900	91.9	-	-	-	79.3	-4.6	
X										
Blake Ralston	118.2	\$88,412	\$64,800	136.4	9	9	100.0	73.7	62.4	
Saavedra-Longino	263.8	\$126,605	\$48,000	263.8	-	-	-	97	332.4	
Fisher-Zuzick	175.8	\$106,072	\$43,900	241.6	11	7	110.0	73.7	419.5	
London Nelson	103.8	\$51,332	\$47,700	107.6	7	7	100.0	74.6	9.2	
XII										
Jesus Romero	842.5	\$507,906	\$32,250	1574.9	55	7	110.0	94	N/A	
Tommy Vena	225.9	\$110,207	\$32,250	341.7	12	8	110.0	85	N/A	
Jeremy Rivers	110.1	\$35,509	\$32,250	110.1	6	3	110.0	95	N/A	
LaRose-Quintero	98.2	\$27,862	\$32,250	86.4	7	4	110.0	88	N/A	

**YTD**

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I										
AO	107.0	\$39,870,312	\$38,365,500	103.9	1458	1176	110.0	80.5	19.5	
Giglione-Ackerman	104.3	\$5,769,103	\$5,800,200	99.5	308	282	109.2	76.9	14.4	
Simon Arias	103.9	\$14,471,504	\$14,560,200	99.4	611	564	108.3	79.3	14.3	
Theodore Pappas	100.3	\$6,891,091	\$7,395,800	93.2	292	272	107.4	80.5	5.6	
II										
Dustin Venekamp	111.9	\$5,721,060	\$5,030,400	113.7	305	276	110.0	77.8	30.8	
Sabrina Lloyd	102.4	\$3,970,068	\$4,189,800	94.8	228	198	110.0	74.1	9.0	
Michael Vasu	100.9	\$4,523,579	\$4,797,000	94.3	245	228	107.5	75.1	0.4	
Brett Gryska	99.6	\$4,747,837	\$5,321,100	89.2	173	144	110.0	80.5	2.5	
Cohen-Cohen	92.9	\$3,270,946	\$4,316,700	75.8	60	54	110.0	81.6	-12.8	
Richard Correa	90.4	\$4,256,337	\$4,827,000	88.2	392	423	92.7	77.0	1.4	
III										
Beto Quintero	135.3	\$4,263,830	\$2,654,400	160.6	291	186	110.0	79.9	84.8	
Matt Henderson	107.3	\$3,616,814	\$3,381,900	106.9	213	198	107.6	75.7	23.0	
Satti-Kanaan	96.7	\$2,801,345	\$3,356,800	83.5	51	45	110.0	80.8	-10.2	
Bob Olson	95.1	\$2,669,341	\$2,903,400	91.9	230	234	98.3	75.1	5.7	
Mathew Hart	91.3	\$3,407,884	\$2,734,500	124.6	47	81	58.0	73.7	43.3	
IV										
Hart-Dushaj	129.3	\$4,553,702	\$3,064,200	148.6	156	123	110.0	79.2	60.4	
Tom Williams	105.1	\$2,363,782	\$2,179,800	108.4	61	60	101.7	74.1	28.9	
Jamison Weatherspoon	105.0	\$2,903,112	\$2,685,600	108.1	214	210	101.9	77.2	-6.8	
Cindy Furer	96.9	\$2,396,964	\$2,639,400	90.8	68	66	103.0	74.7	4.5	
Serur-Yagian	91.0	\$1,889,943	\$2,102,700	89.9	105	114	92.1	76.9	3.4	
V										
Desi Dimitrova	108.7	\$1,485,492	\$1,318,800	112.6	44	42	104.8	81.1	29.6	
Laura Fisher	106.4	\$1,721,191	\$1,558,200	110.5	86	84	102.4	82.3	27.1	
Slav Bitman	103.9	\$1,309,191	\$1,338,600	97.8	89	78	110.0	77.7	12.5	
VI										
Nick Moore	117.5	\$1,659,400	\$1,277,100	129.9	63	60	105.0	78.9	49.5	
Travis Moody	99.7	\$1,110,310	\$1,095,000	101.4	47	48	97.9	81.3	16.7	
Brian Schreiter	99.4	\$1,187,977	\$1,337,700	88.8	73	60	110.0	78.9	2.2	
Souley Bah	93.7	\$999,779	\$1,291,800	77.4	68	60	110.0	77.9	-11.0	
VII										
Ernest Powell	158.8	\$1,886,399	\$908,400	207.7	112	60	110.0	78.5	138.9	
Josh West	131.9	\$1,443,566	\$871,800	165.6	53	54	98.1	81.3	90.5	
Kevin Holtz	103.9	\$993,836	\$976,200	101.8	70	66	106.1	76.7	17.1	
A-O-Lorence	99.9	\$960,230	\$1,070,400	89.7	84	54	110.0	75.8	3.2	
Stephen Jubrey	90.4	\$946,985	\$985,500	96.1	66	78	84.6	74.2	10.6	
VIII										
Tiffany Roland	120.1	\$1,086,669	\$835,200	130.1	52	42	110.0	77.9	49.7	
Chad Deley	115.5	\$1,056,511	\$873,300	121.0	102	72	110.0	74.4	39.2	
Byron Paz	104.7	\$832,455	\$837,600	99.4	25	18	110.0	76.1	14.3	
IX										
Hemerson Gonzalez	144.2	\$1,129,589	\$633,150	178.4	55	48	110.0	77.9	115.7	
John Young	106.1	\$682,119	\$667,200	102.2	78	60	110.0	76.8	17.6	
Hart-Lewicki	95.6	\$846,760	\$785,100	107.9	20	24	83.3	79.3	24.1	
X										
Blake Ralston	121.6	\$758,469	\$522,900	145.1	53	54	98.1	73.7	67.0	
XI										
Saavedra-Longino	181.9	\$126,605	\$48,000	263.8	0	0	100.0	97	40.6	
Andre McCallum	151.1	\$827,590	\$402,000	205.9	52	54	96.3	73.8	240.5	
London Nelson	142.8	\$591,135	\$336,600	175.6	49	42	110.0	74.6	334.8	
Fisher-Zuzick	134.6	\$647,401	\$406,800	159.1	57	42	110.0	73.7	123.2	
Cisco Perez	90.4	\$516,103	\$462,000	111.7	29	42	69.0	73.0	28.7	
XII										
Jesus Romero	361.8	\$1,780,707	\$290,250	613.5	142	33	110.0	94	N/A	
Matt Henderson OK	305.3	\$219,670	\$37,200	590.5	1</					



### CATEGORY I



**1** DAVID SCALISI  
MANLIUS, NY



**2** PAM MONETTI  
BUNKER HILL, IL



**1** CARMELLA SWANSON  
RANCHO SANTA MARGARITA, CA



**2** MARIA SIERO  
LAKEWAY, TX



**1** AL WALL  
HOLLAND LANDING, ON



**2** LORI VAUGHN  
PORTLAND, OR

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**1** DONNA LAMONTAGNA  
OAK BROOK, IL



**2** LOU NELL BUSBY  
HENDERSON, TN



**1** TOMMY FLYNN  
SPOKANE, WA



**2** RACHEL SHELTON  
LAKEWOOD, CO



**1** CAS ROBINSON  
NEPEAN, ON



**2** GEORGE MURRY  
MONTGOMERY, AL

### CATEGORY V

### CATEGORY VI

### CATEGORY VII



**1** BRENDA WADEY  
CALGARY, AB



**2** BRYAN UHL  
GLORIA GLENS, OH



**1** CHAS ROBINSON  
OTTAWA, ON



**2** KELLY PENICK  
BURLESON, TX

### CATEGORY VIII

## TOP MANAGERS

### CATEGORY I



**1** JT TASKER  
ROCHESTER, NY

### CATEGORY II



**1** STEPHANIE BAUMANN  
SPOKANE, WA

### CATEGORY III



**1** DEBORAH BOLES  
COQUITLAM, BC

## INDIVIDUAL REPS: SEPTEMBER

Category	Rank	Rep	Cards	Obj	% Obj
I	1	David Scalisi	3,507	1,641	213.7%
	2	Pam Monetti	1,990	1,370	145.3%
	3	Jessica Treybick	2,510	1,774	141.5%
II	1	Carmella Swanson	2,029	1,144	177.4%
	2	Maria Siero	1,413	1,034	136.6%
	3	Tony Anderson	1,448	1,156	125.2%
III	1	Al Wall	4,497	923	487.1%
	2	Lori Vaughn	1,976	982	201.1%
	3	Timothy Leary	1,556	1,019	152.7%
IV	1	Donna LaMontagna	1,862	836	222.8%
	2	Lou Nell Busby	1,641	745	220.4%
	3	Melissa Lively	943	725	130.1%
V	1	Tommy Flynn	763	690	110.5%
	2	Rachel Shelton	689	685	100.7%
	3	Dianna Lueke	659	710	92.8%
VI	1	Cas Robinson	3,589	648	553.7%
	2	George Murry	1,183	597	198.2%
	3	Hector Cortez	1,055	669	157.7%
VII	1	Brenda Wadey	2,975	523	568.7%
	2	Bryan Uhl	613	522	117.4%
	3	Jessica Christersson	585	530	110.5%
VIII	1	Chas Robinson	1,007	458	219.8%
	2	Kelly Penick	830	462	179.6%
	3	Lindsay McClelland	528	458	115.2%
Rookie	1	Kelly Penick	830	462	179.6%
IceBreaker	1	Brenda Wadey	2,975	523	568.7%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Malka Arony	29,054	24,651	117.9%
	2	Pam Monetti	13,366	12,326	108.4%
	3	Travis Daniels	11,543	11,581	99.7%
II	1	Robin Denham	12,137	11,295	107.5%
	2	Carmella Swanson	10,714	10,292	104.1%
	3	Kathy Pappas	9,778	9,529	102.6%
III	1	Al Wall	13,012	8,308	156.6%
	2	Sarah Thomson-Dufrechou	9,764	7,963	122.6%
	3	Timothy Leary	10,236	9,168	111.6%
IV	1	Erica Dalager	12,602	7,934	158.8%
	2	Lisa Bennett	9,582	7,704	124.4%
	3	Larry Lozano	7,948	6,770	117.4%
V	1	Patrena Smith	11,833	6,094	194.2%
	2	Morgan Breier	10,354	6,027	171.8%
	3	Dee Hettinger	8,699	6,468	134.5%
VI	1	George Murry	9,756	5,373	181.6%
	2	Cas Robinson	8,353	5,834	143.2%
	3	Brett Hulme	7,599	5,622	135.2%
VII	1	Brenda Wadey	11,334	4,708	240.8%
	2	William Rol	10,492	4,615	227.3%
	3	Criseida Hernandez	7,146	4,999	142.9%
VIII	1	Chas Robinson	5,440	4,125	131.9%
	2	Kelly Penick	5,340	4,160	128.4%
	3	Linh Nguyen	4,826	4,256	113.4%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: SEPTEMBER

Category	Rank	Manager	Cards	Obj	% Obj
I	1	JT Tasker	6,982	5,859	119.2%
	2	Dawn Trudden	5,332	5,325	100.1%
II	1	Stephanie Baumann	4,070	4,186	97.2%
	2	Beth Farm	4,345	5,006	86.8%
III	1	Deborah Boles	4,496	2,196	204.7%

## MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Christa Davis	64,653	52,432	123.3%
	2	JT Tasker	51,908	52,733	98.4%
II	1	Beth Farm	45,621	45,050	101.3%
	2	Stephanie Baumann	37,712	37,670	100.1%
III	1	Deborah Boles	25,249	19,768	127.7%
	2	Billy Sauers	29,817	29,017	102.8%

## MOST ORIGINAL CARDS GENERATED: YTD



**1** PATRENA SMITH  
EAST HARTFORD, CT

**1** PATRENA SMITH  
7,384

**2** TRAVIS DANIELS  
6,376

**3** CARMELLA SWANSON  
5,537

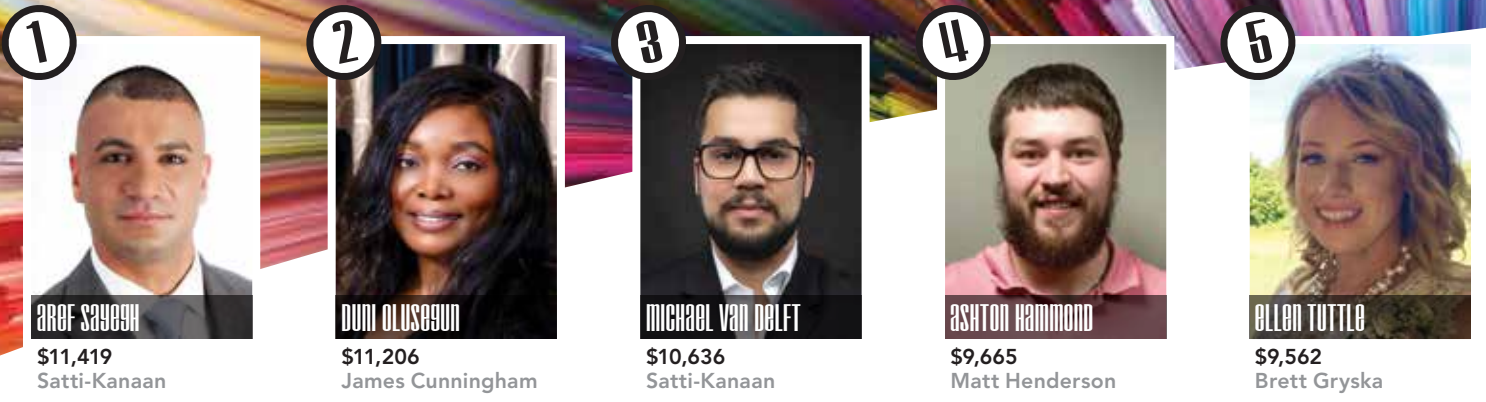
### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.



# WORLD'S GREATEST BONUS



**1** **Aref Sayegh** \$11,419 Satti-Kanaan  
**2** **Duni Olusegun** \$11,206 James Cunningham  
**3** **Michael van Delft** \$10,636 Satti-Kanaan  
**4** **Ashton Hammond** \$9,665 Matt Henderson  
**5** **Ellen Tuttle** \$9,562 Brett Gryska

## SEPTEMBER BONUS LEADERS | PAYOUT: \$2,961,786 | QUALIFIERS: 5,052

- \$ 11,419 Aref Sayegh
- 11,206 Duni Olusegun
- 10,636 Michael van Delft
- 9,665 Ashton Hammond
- 9,562 Ellen Tuttle
- 8,959 Oleg Novitchii
- 7,843 Mike Reed
- 7,536 Lily Sakai
- 7,222 Carmen Arroyo
- 7,099 Joshua Dishong
- 6,471 Justin Allen
- 6,371 Roger Fredericks
- 6,069 Arturo Romero
- 5,879 Max Quasem
- 5,752 Phoebe He
- 5,727 Roger Fung
- 5,624 Joachim Jean
- 5,615 Alex Miller
- 5,592 Breann Haley
- 5,521 Joel Trask
- 5,486 Muhammed Ashraf
- 5,363 Escarling
- Urena De Velloz
- 5,352 Christopher McGlynn
- 5,284 Alipate Makau
- 5,265 Amy Shui
- 5,221 Vera Leus
- 5,189 Stanis Moanda
- 5,061 Noella Coleman
- 5,025 Fouad Gerges
- 4,998 Cassandra Pinto
- 4,622 Orett Nelson
- 4,556 Indhira Hernandez
- 4,548 David Melendrez
- 4,535 Kimbria Bracey
- 4,510 Andres Liranzo
- 4,491 Donovan Charlestone
- 4,489 Razan Zarba
- 4,487 Stuart Pagan
- 4,473 Ladan Rahbary
- 4,454 Ashley Hutson
- 4,448 Matthew Zang
- 4,386 John Schaeffer
- 4,337 Jonathan Rindt
- 4,252 Farnaz Fotovat Ahmadi
- 4,241 Sergio Hernandez

- \$ 4,121 Dejan Kukolj
- 4,121 Daniel Johnston
- 4,061 Rhonda Daniels
- 3,955 Bretta Cummings
- 3,918 Robert Jackson
- 3,912 Adem Abdula
- 3,910 Ashkan Khoshmagham
- 3,906 Jeanine Reign
- 3,823 Alex Smith
- 3,793 Derek Thompson
- 3,765 Jean Etahe Limongo
- 3,738 Nicholas Davis
- 3,712 Anna Cebrzynski
- 3,668 Valentino Kalaj
- 3,661 Troy Plummer
- 3,637 Louis Chiappetta
- 3,630 Catherine Radjipaul
- 3,617 Sylvain Kolombo
- 3,612 Alejandro Barraza
- 3,598 Yolette Mompont
- 3,594 Richard Sidoti
- 3,579 Carrisa Korres
- 3,573 Lambert McElrath
- 3,560 Nasr Quadri
- 3,542 Arif Hajro
- 3,520 Joey Kennedy
- 3,515 Daniel Prinzo
- 3,509 Dayron Bacallao
- 3,486 Luis Soriano
- 3,482 Michael Battaglio
- 3,473 Joseph Michelin
- 3,467 Yvette Nelson
- 3,458 Ian Pickett
- 3,452 DeAnthony Hartman
- 3,449 Hunter Bischoff
- 3,449 Antrail Caston
- 3,442 Danny Souiri
- 3,438 Tony Georges
- 3,428 Kara Lee
- 3,400 Kalen Dugan
- 3,396 Bradley Christiansen
- 3,374 Joshua Hosenbold
- 3,363 Matthew Stewart
- 3,360 Justin Diaz
- 3,356 Rebecca Amundson
- 3,348 Katlynn Carver

- \$ 3,329 Giorgi Gogidze
- 3,326 Bryan Juskiw
- 3,325 Paulina Master
- 3,319 Nicole Cenkner
- 3,308 Alexandra Longo
- 3,284 Llleison Martinez
- 3,275 Jacob Rosinsky
- 3,274 Babajide Obashoto
- 3,257 Maria Jaramillo Arrechea
- 3,205 Catherine Rowe
- 3,202 Sarah Linden
- 3,189 Gabrielle Kolar
- 3,169 Alvin Ali
- 3,155 Moriah Chandler
- 3,151 Josh Spence
- 3,146 Ruben Terrero
- 3,117 Marla Seicean
- 3,117 Kyla Greig
- 3,112 Victoria Barrasa
- 3,060 Nabil Atallah
- 3,034 Carolina Paez
- 3,014 Zachery Kertulis
- 3,011 Zachary Martins
- 3,010 Christopher Bungay
- 2,994 Junior Rivas Briceno
- 2,967 Constance Tuiteleleapaga
- 2,950 Luc Honorat
- 2,944 Pablo Solis
- 2,933 Bart Barrett
- 2,909 Travis Carpenter
- 2,885 Carlos Camacho Medina
- 2,883 Irma Gallardo
- 2,871 Connor O'Donnell
- 2,861 Cherrish Taylor
- 2,856 Nikolinka Kamburova
- 2,851 Daymon Green
- 2,843 Jadedell Henderson
- 2,829 Eddie Pourjalali
- 2,820 Kevin Ishikane
- 2,810 Sumarah
- 2,802 Michael Lewo
- 2,802 Mark Lomonaco
- 2,799 Katherine Nummy

- \$ 2,799 Ashley Mysza
- 2,791 Marie Michelle Tidor
- 2,781 Henry Jacobs
- 2,759 Dominick Williams
- 2,757 Erin King
- 2,750 Manique Sala
- 2,743 Candice Rezzo
- 2,729 Derek Koppari
- 2,716 David Riesner
- 2,714 Conner White
- 2,713 Derrick Mason
- 2,709 Gavin Rindt
- 2,705 Steven Counts
- 2,694 Kasali Kotun
- 2,691 Ikram Al-Shobaki
- 2,674 Mayra Gutierrez Rodriguez
- 2,669 Carlo Trinidad
- 2,668 Kevin Appasamy
- 2,667 Aldalynne Aldana Bello
- 2,666 John M Ramsey
- 2,656 Hisham Tabak
- 2,652 Victoria Lindner
- 2,652 Toni-Ann Allen
- 2,612 Richard Millington
- 2,612 Mikka Imhof
- 2,609 Adam Wheeler
- 2,598 Jesus Guerra
- 2,597 Lindsey Gilbert
- 2,596 Channing Gardner
- 2,590 Mohammed Shadi
- 2,567 Crystal Lax
- 2,561 Douglas Clarke
- 2,542 Daniel Basho
- 2,528 Dana Martin Gonzalez
- 2,514 Peer Shmelzer
- 2,513 Victoria Kabluyen
- 2,508 Reem Messeih
- 2,492 Quintin Wirginis
- 2,485 Benjamin Ainscough
- 2,476 Adrian Horsham
- 2,474 Melinda Skinner
- 2,469 Sarah Handy
- 2,466 Samuel Holden
- 2,458 Kimberly Rhodes
- 2,452 Maria M Ramirez

- \$ 2,445 Andrew Haskins
- 2,443 Peter Poulakis
- 2,439 Sabrina Agostini
- 2,437 Julie Aprahamian
- 2,422 Carly Ferraro
- 2,420 Serg Martires
- 2,417 Candice Rezzo
- 2,413 Tyler McKnight
- 2,409 Evelyn Hoyos
- 2,406 Ngan Pham
- 2,404 Tomarus Burks
- 2,391 Flerinda Valondo
- 2,387 Nicholas Llewellyn
- 2,381 Roxana Campos
- 2,377 Stacie Freye
- 2,359 Richard Carter
- 2,352 Randy Ortiz
- 2,330 Sione Maumau
- 2,330 Kathryn McDermott
- 2,324 Allison Kusgen
- 2,320 Sandra Archer
- 2,313 Joshua Marx
- 2,312 Virakbot Oung
- 2,310 Leonardo Alsina
- 2,306 Raymond Mingo
- 2,301 Khawlah Raziq
- 2,300 Jordan Siudy
- 2,294 Anna Senra
- 2,294 Caren Deanda
- 2,284 Eric LaBossiere
- 2,276 Genevieve Clements
- 2,262 Ronald Rodriguez Garcia
- 2,258 Daniel Bean
- 2,255 Michael Siskowski
- 2,253 Alexander Pham
- 2,253 Yuhung Yeh
- 2,250 Benjamin Kesterson
- 2,247 Kenelma Pacheco-Rojas
- 2,239 Melissa Traeger
- 2,238 Anna Mirzaee
- 2,237 Mike Paragiou
- 2,232 Alek Lichniak
- 2,227 Eric Butt
- 2,222 Mitchell Larson

- \$ 2,220 Kaia Pirazzini
- 2,215 Danielle Richard
- 2,214 Truman Falkner
- 2,208 Kory Louvelle
- 2,198 Colin Ghee
- 2,192 Guy Graves
- 2,182 Spencer Kozej
- 2,177 Howard Dotson
- 2,177 Fritznel Octave
- 2,177 Blair Sheppard
- 2,174 Elijah Findley
- 2,172 Damaris Trejo
- 2,172 Frederick Cole
- 2,166 Deziree Douglas
- 2,160 Bruce Tan
- 2,158 Nicholas A Jones
- 2,156 Jacob Hatcher
- 2,150 Jonathan Conner
- 2,147 Gregory McDuffie
- 2,144 Nikki Chan
- 2,142 John Wegley
- 2,142 Stephanie McBride
- 2,142 Anthony Solano
- 2,131 Cameron Ontko
- 2,127 Sean Byler
- 2,125 Trayvontae Allen
- 2,122 Matthew Conrad
- 2,122 Mary Mila Grace Rabe
- 2,122 Peter Kaplanis
- 2,120 George Ray
- 2,113 Carlos Mainero
- 2,111 Michael Locke
- 2,106 Bryan Stoddard
- 2,103 Tracy Davis
- 2,100 Greta Wilson
- 2,100 Meaghan Montoya
- 2,093 Marc Futterweit
- 2,093 Jennifer Anderson
- 2,092 Pranvera Kelmendi
- 2,090 Edward DeFurio
- 2,088 William Murtha
- 2,086 Kate Hernandez
- 2,065 Brian Vaiksnoras
- 2,064 Akinyemi Akinseye
- 2,064 Pedro Davila Neto
- 2,057 Robert Dabner
- 2,054 Armando Rivera

- \$ 2,041 Herlin Celicourt
- 2,037 Alan Sedaghat
- 2,031 Nolan Schatzle
- 2,025 Sage Bandhu
- 2,024 Leonard Garcia Sanoja
- 2,021 Roberto Samano Diaz
- 2,003 Joseph Sarasin
- 2,001 Preeti Sahgal
- 1,991 Richard Tabanji
- 1,989 Steven Roberts
- 1,988 Darius Rowan
- 1,987 Kashala Guiden
- 1,986 Moneka Clayton
- 1,981 Lee Jeffers
- 1,980 Scott Florin
- 1,979 Connor Meakins
- 1,975 Pedro Perla Villanueva
- 1,975 Lincoln Dziekonski
- 1,971 Debbie-Ann Whitehorn
- 1,965 Brandon Eck
- 1,964 Lindsay Staffieri
- 1,964 Daniel G Johnson
- 1,962 Kelly Schoenherr
- 1,961 Cleopatra Sola
- 1,949 Brooke Evetts
- 1,937 Ryan Locke
- 1,934 Galvin Hoopes
- 1,932 Evelyn Howell
- 1,925 Zakiya Jones
- 1,924 Ryan Torres-Torioka
- 1,921 Gordon Maki
- 1,920 Richard Dyer
- 1,906 Katalina Halaunga
- 1,902 Jenny Alvarez
- 1,900 Ryan Vance
- 1,892 Kelly Plouffe
- 1,891 Lisa Richardson
- 1,891 Damen Hartwick
- 1,890 Gregory Barrett
- 1,890 Ryan Bevan
- 1,887 Miguel Gonzalez Parra
- 1,885 Alex Piszczek
- 1,884 Anthony Oung
- 1,880 Derya Ekren
- 1,877 Mohamad Makki
- 1,876 Sophia Armstrong
- 1,874 Jaime Bullamendez
- 1,874 Katherine Kelley
- 1,873 Melissa Quinn
- 1,857 Richard Pelliccia
- 1,849 Rene Williams
- 1,846 Robertina Seide
- 1,845 Tiffney Harmouche
- 1,843 James Hodges
- 1,841 Michael Siskowski
- 1,840 Andrew Wheaton
- 1,835 Jenny Anderson
- 1,826 Jeffrey Funderburg
- 1,825 Marivin Barboza
- 1,824 Orlando Crimmel
- 1,824 Edward Davis
- 1,822 Katarzyna Nowacki
- 1,818 Charles Belt
- 1,817 Bedros Naama
- 1,817 Robin Evans
- 1,814 Saige Starkoff

- \$ 1,809 Candace Williams
- 1,808 Raymond Taylor
- 1,804 Christine Morris
- 1,802 Marquise Kiffin
- 1,802 Lishbeht Ramos
- 1,802 Jhuan Medina Marrero
- 1,800 Elizabeth Rawlings
- 1,791 Kelly McDonald
- 1,791 Daniel Rayol
- 1,783 Marc Albo
- 1,779 Shawntae Collins
- 1,773 Ashley Kopchak
- 1,771 Trevor Bailey
- 1,771 Jessica Greaves
- 1,770 Nevin Pastrano
- 1,757 Eugene Kashkin
- 1,757 Shane Gibson
- 1,756 Lamita Dahdah
- 1,754 Kali Champagne
- 1,754 Jojuan Wilson
- 1,753 Nairobi Contreras
- 1,752 Christian Ramaj
- 1,745 Gregory S Miller
- 1,740 Adolfo Miranda Palma
- 1,740 Christina Salvatore
- 1,738 Michael Ezeafulukwe
- 1,737 Nella Lejeune
- 1,731 Nelson Rivero Rojas
- 1,728 Forouzan Alvari
- 1,728 Nicole Barabas
- 1,727 Stefy Varon
- 1,721 David Schanuel
- 1,719 Jesse Fullmer
- 1,718 Jordon Graham
- 1,715 Diego Vargas
- 1,711 Alicia Sang
- 1,709 Darren Lawhon
- 1,708 Khalid Abu-Hunainah
- 1,708 Ebony Ortiz
- 1,706 Jose Corredor
- 1,701 Damisela Morales De Bonilla
- 1,694 Shawon Samuels
- 1,692 Sean Blaney
- 1,687 Omaira Garces Ramonez
- 1,684 Bakirah Harris
- 1,682 Marvin Fernandez
- 1,681 Michael Stiemke
- 1,680 Casey Combs
- 1,677 Michael Giachetti
- 1,676 Jonathan Collins
- 1,672 Nafic Djendji Abdel Khalek
- 1,669 Charmaine Agoncillo
- 1,668 Dain Bowen
- 1,655 Sullena Staton
- 1,652 Yxel Yanes Yradi
- 1,652 Junior Kasongo
- 1,651 Kamal Tyyib
- 1,646 Lina Abi Hanna De El Bonney
- 1,646 Alison Sterzer
- 1,643 Chuconna Anderson
- 1,642 Devin Finley
- 1,641 Jennifer Pegg
- 1,641 Betsy Adney
- 1,639 Wilson Vaz

- \$ 1,638 Nathan Hunt
- 1,637 Serge Myrdel Charles
- 1,637 Mary Franklin
- 1,636 Iffrah Tahir
- 1,635 Alex Grushko
- 1,630 Altina Arakelian
- 1,627 Jared Jones
- 1,625 Rachel Brown
- 1,625 Jovencio Sales
- 1,624 Paramjit Sangha
- 1,618 Vanessa Rodriguez
- 1,616 Tovaughna Tipton-Adams
- 1,611 Laura Pacheco
- 1,610 Havis Alvarado
- 1,609 Brandi Troka
- 1,606 Sierra Kelsey
- 1,605 Delvin Lanier
- 1,595 Matthew Castelli
- 1,594 Scott Whitford
- 1,591 Brent Bowling
- 1,589 Emilee Long
- 1,587 Marie Campbell
- 1,587 Kevin Amador
- 1,586 Matthew Couper
- 1,584 Angel Ramirez
- 1,582 Charles Ambeau
- 1,582 Lloyd Patterson
- 1,578 Jorge Gonzalez
- 1,577 Andrew Chambers
- 1,577 Gerardo Gonzalez
- 1,576 Benjamin Sulcer
- 1,575 Rochelle Maggantay
- 1,573 Vera Giles
- 1,572 Paul Read
- 1,571 Corey Lavigne
- 1,568 Stephanie Dunbar
- 1,567 Alexis Schoonmaker
- 1,566 Kurt Evans
- 1,564 Raynaldo Lafontant
- 1,559 Tension Mather
- 1,557 Nikolla Lulgjuraj
- 1,556 Cartiza Rojas
- 1,556 Andrew Brown
- 1,547 Matthew Hunsberger
- 1,546 Michele Faul
- 1,545 London Burnett
- 1,544 Beau Cullen
- 1,544 Chilynn Acevedo
- 1,540 Funmilola Elumade
- 1,539 Steve Hartman
- 1,535 Karen Mosley
- 1,534 Taylor Lehn
- 1,531 Ian Waring
- 1,528 Christina Pinnock
- 1,528 Jose Duarte Torres
- 1,527 Rene Mago Salamanca
- 1,527 John Lamere
- 1,526 Patricia Santamarina
- 1,523 Ryan Clawson
- 1,521 Victoria Halwix
- 1,521 Francelys Mantilla
- 1,521 Danyelle Ropp
- 1,520 Ariel Owens
- 1,519 Elisabeta Ramadanani
- 1,516 Edwin Kohrs
- 1,513 Aneis Serrari
- 1,513 Dylan Jackson

- \$ 1,511 Keirsten Estes
- 1,508 Charles Green
- 1,504 Julia Loboda
- 1,503 Ariel McAlister
- 1,502 Athea Buchanan
- 1,496 Brittany Machado
- 1,493 Steven Brickman
- 1,491 Jessica Olandria
- 1,489 Nicholas Montiel
- 1,489 Dinory Echevarria-Vargas
- 1,485 Randa Mustafa
- 1,484 Isaac Fuentes
- 1,483 Stephanie Prince Leon
- 1,481 Amanda Gallaher
- 1,478 Cash Sampson
- 1,478 Desiree Moore
- 1,477 Uzochiamaka Nechi
- 1,474 William Benline
- 1,474 Gary Slocum
- 1,471 Spencer Wolkov
- 1,469 Maria Mendez
- 1,468 Hans Klink
- 1,466 Nolan Threlkeld
- 1,466 Daisy Pyeatt
- 1,465 Ranjana Chopra
- 1,463 Vanessa Forouzan
- 1,462 Sheryl Garmendia
- 1,460 Gregory Caldwell
- 1,460 Enid Franco
- 1,459 Zachery Hawthorne
- 1,459 Priscilla Blanco
- 1,458 Taryi Otis
- 1,458 Jacob Kakos
- 1,457 Romulo Faria
- 1,457 Peter Gabranski
- 1,455 Sean Grant
- 1,454 Darion Fleming
- 1,451 Miguel Hernandez
- 1,449 Alieber Garcia
- 1,447 Alexandra Day
- 1,444 Atiya Bell
- 1,442 Ryan Crawford
- 1,441 Patrick Guthrie
- 1,440 Steven Valentim
- 1,439 Rebecca Patterson
- 1,436 Jillian Getz
- 1,435 Morvarid Tadayon
- 1,433 Genesis Escobar
- 1,431 Carlos Casadiego Mendoza
- 1,430 Clairret Pinto Welman
- 1,414 Yairy Magon
- 1,413 Shayla Harris
- 1,412 Trace Cary
- 1,408 Minh Phung
- 1,401 Michael Clesceri
- 1,400 Abraham Fernandez
- 1,399 Corey Meyer
- 1,397 Daniela Quintero
- 1,393 Jihad Ottallah
- 1,388 Suely Bodart
- 1,384 Casey Boss
- 1,382 Debra Small
- 1,382 Kamaile Viena
- 1,376 Lindsey Stakset
- 1,375 James Siregar

- \$ 1,372 Kassandra Nepean
- 1,371 Maurice Baritz
- 1,370 Derek Ray
- 1,370 Jamesa Wright
- 1,370 Dustin Edgell
- 1,369 Brittany Bradshaw
- 1,367 Taryn Bell
- 1,366 Danica Rivera
- 1,363 Jonathan Ballard
- 1,360 Robyn Violante
- 1,358 Jennifer Holt
- 1,357 Sara Sanda
- 1,356 Joel Acosta
- 1,356 Lynn Jenkins
- 1,350 Jeffery May
- 1,350 Janeiria Murray
- 1,349 Samson Adelufosi
- 1,346 Erna Gasanin
- 1,346 Justin Sherman
- 1,346 Yeny Guzman
- 1,345 Joseph Massucci
- 1,344 Jeremy Engrav
- 1,343 Keith Holmes
- 1,342 Jacob Brown
- 1,339 Edwin Cuevas Quinones
- 1,337 Asante Jackson
- 1,337 Crystal Dugger
- 1,336 Leidy Jauregui Rojas
- 1,336 Samantha Lee
- 1,335 Omar Vasquez
- 1,333 Preston Klutz
- 1,333 Daniel Plourde
- 1,333 Sarah Saleem
- 1,328 Sergio Joaquin Haro
- 1,326 Rosa Martinez
- 1,324 Jonathan Ramirez
- 1,322 Erika Amescua Mendoza
- 1,319 Dylan White
- 1,319 Miliama Vavae
- 1,319 Arthur Westergren
- 1,319 Mitchell McLaughlin
- 1,316 Nicole Mead
- 1,314 Jacqueline Kabluyen
- 1,314 Magdalen Dabrowski
- 1,313 Michael Santosuosso
- 1,313 Jennifer Anthes
- 1,312 Chantel Mellema
- 1,311 Rana Shirer
- 1,311 Ben Smith
- 1,309 Joana Salazar
- 1,308 Ifeanyi Ufondo
- 1,308 Woodrow Kincaid
- 1,301 Katherine Canducci
- 1,300 Zachary Robbins
- 1,299 Fran Gjakaj
- 1,297 Eileen Vasquez
- 1,295 Scott Saxton
- 1,291 Luis Gutierrez
- 1,290 Daniel Navedo
- 1,289 Endy Suriel
- 1,288 Steffanie Sainato
- 1,287 Kristopher Bour
- 1,286 Christina Fazzini
- 1,286 Gilbert Diaz
- 1,285 Alex Reinoso
- 1,282 Daniela Gayol

- \$ 1,282 Brian Lee
- 1,281 Stephanie Novel
- 1,279 Moshanic Freeman
- 1,278 Joshua Seguin
- 1,278 Sean Melaven
- 1,278 Tanika Thompson
- 1,276 Alexander Roberts
- 1,276 Radames Alvarado
- 1,271 Garrett Salem
- 1,270 Geoffrey Griffin
- 1,269 Jorge Alvarez
- 1,269 Khadijah Muhammad
- 1,269 Derek Brown
- 1,269 Juan Nunez
- 1,268 Zachery McHattie
- 1,268 Victoria Cannon
- 1,267 Camilo Rodriguez
- 1,264 Jessy Girard
- 1,262 Jillian Heaney
- 1,261 Rachel Iannuzzi
- 1,259 Sally Wilson
- 1,258 Marc Corceus
- 1,256 Philip Richard
- 1,256 Elba Diaz
- 1,255 Tania Pimentel
- 1,255 David Hurst
- 1,254 Aleatha Lowe
- 1,254 Zachary Button
- 1,253 Ivette Moreno
- 1,253 Daniel Nicolas Paulino Polanco
- 1,253 Erin Gonzalez
- 1,250 Candice Jackson
- 1,249 Desiree Ritchie
- 1,249 Kyle VanBibber
- 1,247 Ragih Murshed
- 1,247 Jon Morrow
- 1,241 Katie Mitchell
- 1,240 Madison Gregor
- 1,238 Larry Capps
- 1,238 Nathan Brace
- 1,236 Patrice Keti
- 1,235 Edward Atencio Reina
- 1,234 James Sherwood
- 1,233 Hollie Allien
- 1,233 Kristi Vang
- 1,230 Shanell Warmack
- 1,227 Susan Scott
- 1,227 Brendan Whitted
- 1,221 Raymond Angeles
- 1,220 Angelique Dahl
- 1,220 Dorota Rusew
- 1,220 Elijah Jackson
- 1,219 Aline Jacob
- 1,218 Michael Hubbs
- 1,217 Jacob Krakora
- 1,215 Chevon Riley
- 1,214 Tachane Joseph
- 1,213 Joaquin Santos
- 1,210 Brian Fulton
- 1,206 Kelly Lundberg
- 1,205 Amie Kallweit
- 1,205 Katharine Thorne
- 1,204 Ariane Davis
- 1,199 Christina LaCourseiere
- 1,197 Robert Middendorf
- 1,196 Leanne Erney
- 1,196 Anthony Salerno







# LEADERSHIP BONUS - CONTINUED

\$ 2,448 Jenna Grula	\$ 1,999 Patrick McKeown	\$ 1,507 Michael Nichols	\$ 1,131 Muzit Berhe
2,447 Yamid	1,988 Loraine Harris	1,504 Patrick Knouse	1,131 Hunter Welty
Mendoza Sanchez	1,973 Michael Trinh	1,500 Nabil Atallah	1,129 Zachary Poker
2,444 Bradley Fordyce	1,957 William Thomas	1,486 Pedro Davila Neto	883 Travis Cheek
2,443 David Rigney	1,948 Hector Giron-Soto	1,479 Justin Adams	881 Chase Miller
2,440 Michelle Olivo	1,943 Storm Hutska	1,448 Kelly Young	880 Constance
2,439 Francesca Veltri	1,929 Derrick Davenport	1,447 Donald DeVoise	Tuiteleleapaga
2,432 Tanner Duy	1,900 Shantayia Williams	1,444 Duni Olusegun	879 Lukess Joseph
2,428 Ariana Jones	1,886 Shahab Mahdavinnejad	1,434 Shayla Williamson	878 Lindsay Staffery
2,418 Samisoni Koloa	1,877 Rex Munsey	1,430 Isaac Foster	877 Aaron Chen
2,416 Salman Quadri	1,874 Evan Donoghue	1,425 Lalitha Janardhanan	868 Zorhedy
2,403 Ernesto Delgadillo	1,864 Justin Hermann	1,407 Klaudio Martinaj	Romero Aranda
2,402 Magda Figueiredo	1,864 Ryan Torres-Torioka	1,399 Rachel Effenbein	868 Christopher Rolph
2,400 Christopher Clark	1,821 Nakita Fortin	1,387 Jared Guglielmino	867 Oyindamola Falegan
2,392 Moriah Chandler	1,817 David Staffery	1,385 Tanner West	863 Alexis Webb
2,388 John Lamere	1,815 Jesse Fullmer	1,374 John Torres	858 Aaron Ebel
2,378 Xander Davis	1,814 Steven Baum	1,371 Kay Pomroy	854 Rosicella Castro
2,365 Lisa Lawrence	1,805 Matthew Melhorn	1,370 Kade Beck	851 Samuel Artzis
2,359 Eric Snyder	1,804 Phillip Rigoli	1,362 Tami Chaimov	845 George Shafiek
2,341 Bryan Juskiw	1,795 Sean Blaney	1,358 Everett Farr	843 Daniela Gayol
2,338 Tiffani Tavormina	1,789 Lidia Meglei	1,353 Elazar Roco	842 Sandra Winstead
2,330 Carey Hartman	1,760 Justin Lowe	1,351 Iffrah Tahir	839 Ryan Hritz
2,318 David Stuart	1,753 Carlo Buhay	1,348 Zindora Crawford	836 Melinda Skinner
2,311 Marsei Hogan	1,751 Rachel Brown	1,340 Anthony Chinaglia	827 Deborah Noga
2,308 Jose Viramontes	1,746 Luc Do	1,335 Riley Peters	823 Avion Johnson
2,303 Gregory Rudolph	1,743 Lauren Coyne	1,334 Brandon Summerton	813 Amanda Peterson
2,243 Jagdish Sukhu	1,741 Britton Costa	1,333 Max Akers	807 Daniel Zotter
2,219 Begona Patino-Lopez	1,732 Demetrius Lucas	1,325 Anggi Moreno	793 Cassandra Bryce
2,219 Susana Al Choufi Naim	1,727 Matthew Bogle	1,301 Jennylyn	792 Daniel Johnston
2,215 Zachery Kertulis	1,710 Alyssa Libby	Militante-Radnoty	789 Darrin Roberts
2,212 Ori Ekstein	1,690 Ryan McIntosh	1,298 Alexis Cox	786 Amr Shater
2,211 Joshua Egyud	1,688 Roy Stephens	1,296 Travis Kovach	771 Jonathan Pizzuto
2,201 Jessica Santamarina	1,683 Joseph A Smith	1,257 James Sherwood	766 Erica Robertson
2,201 Mark Diskin	1,677 Chilynn Acevedo	1,252 Timothy Wilson	761 Drake Smith
2,194 Justin Diaz	1,671 Saul Lopez	1,243 Michael Ezeafulukwe	755 Johnny Fuller
2,174 Stephen Coons	1,669 Richard Whyte	1,239 Mavrick Fredericks	754 Tiffany Beadnell
2,169 Solgeis Cardozo Mijares	1,648 Jesus Parra	1,228 Dianka Blash	751 Cesar Cozo
2,163 Jake Gelb	1,634 Jillian Heaney	1,221 Cole Hatfield	751 Maria Bonilla Borrego
2,163 Patrick Donovan	1,630 Suzanne Moroney	1,191 Paul Kelly	748 Muhammed Ashraf
2,141 Tina Nelson	1,620 Caren Deanda	1,183 Jeanine Reighn	744 Paul Torman
2,128 Megan Richardson	1,609 Theodore Ryan	1,183 Vanessa Forouzan	740 Iv Menache
2,127 Kamal Tayyib	1,604 Ronald Rivera	1,172 Zinsou Ayihonsi	738 Vanessa Mendez
2,126 Mark Auvil	1,595 Daniel Ramirez	1,169 William Dugan	736 Matthew Castelli
2,101 Gjon Ljiljduraj	1,576 Drew Herstine	1,169 Joel Nunez	729 Andrea D Owens
2,093 Ross Ewen	1,576 Craig Strompf	1,165 Anne List	723 Nicole LePage
2,091 Paul Rumbuc	1,573 Morgan Lobello	1,164 Adrain Alfred	715 Sousan Samadzade
2,068 Joshua Krueger	1,568 James Keefer	1,158 Andrew McAllister	713 Nick Atallah
2,055 Jon Willman	1,566 Francis Ingulli	1,158 Taleb Jammoul Hajali	713 Matthew McDowell
2,025 Holly Bonhorst	1,565 Aaron Parsons	1,156 Katy Rivera	710 Michael Joseph
2,015 Jorge Caridad	1,556 Andrew Haskins	1,153 Alexandra Berberich	710 David Riggins
2,010 Aaron Parks	1,549 Jennifer Ragan	1,152 Marvin Gonzalez	700 Steven Barton
2,002 Alexander Johnston	1,514 Sean Velasquez	1,143 Zachary Zanotta	699 Alexis Hawkins

# RGA LEADERSHIP BONUS

1



BEAU LOCKER  
\$65,176  
Matt Henderson

2



MARK NEILSON  
\$53,592  
AO

3



WALTER ICAZA  
\$53,129  
Beto Quintero

## SEPTEMBER BONUS LEADERS | PAYOUT: \$1,195,202 | QUALIFIERS: 170









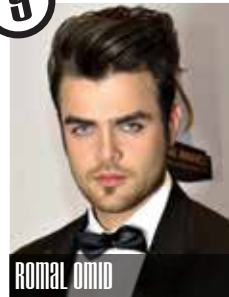

\$ 65,176 Beau Locker	\$ 15,374 David Carpenter	\$ 6,641 Dustin Dunbar	\$ 3,357 Jeffrey von Kienast
53,592 Mark Neilson	14,141 Darcy Schrieber	6,563 Michael Russo	3,291 Clayton Slaughter
13,934 Walter Icaza	13,934 Bobby Hamilton	6,457 Joseph Tomanovich	3,230 Paul Smith
46,203 Joshua Olin	13,618 Brandon Summerton	6,445 Gregory Rudolph	3,185 Steven Barton
41,068 Joseph Gojcaj	11,587 Elias Boles	6,268 Daryl Graham	3,166 Aaron Parks
35,543 Reynolds Akuamoa	11,057 Kimberly Hamilton	6,214 Tommy Conard	3,143 Jonathan Phillips
27,941 Corey Helly	10,988 Morgan Lobello	6,160 Nicole Sanders	2,995 Marisa Willgruber
25,633 Andy Batten	10,979 Andrew Bishop	5,900 Romal Omid	2,943 Bruce Viaje
24,113 Brody	10,715 Jinelly Urena	5,825 Diego Arango Puerta	2,913 Mavrick Fredericks
Maughan-Evanson	10,605 Lauren Coyne	5,635 Yussuf El-Zein	2,863 Meaghan Krecsko
22,074 Michael Russin	9,990 Ryan Stenglein	5,523 Amr Shater	2,852 Juan Olvera
21,287 Mohamad Raychouni	9,727 Ashley Clarke	5,307 Mark Lahijani	2,832 Joshua Jackson
21,055 Chris La Fond	9,690 Britton Costa	5,286 Kelly Ekker	2,807 Anita Ferris
20,972 Bobby Gujral	9,541 Jeffrey Hall	5,125 Ashley Wenning	2,807 Claude Hamilton
20,312 Christopher Hintz	9,443 Sean Velasquez	5,106 Peter Kwiatkowski	2,787 Alma Lozano
19,508 Robert Janev	9,388 Elyse Bryan	5,030 Stuart Pagan	2,783 Hunter Houvener
19,419 Ryan Fickert	9,268 Brandon Baker	5,013 David Rigney	2,747 Jeffrey A Smith
19,234 Ryan Hall	9,181 Blake Higuchi	5,009 Michael Burningham	2,742 Evan Donoghue
18,957 Tahis Quintero Bonilla	8,248 Paul Kelly	4,944 Zach Otto	2,674 Stella Roznovan
17,885 Justin Adams	8,238 Michael Gerstein	4,346 Sylvain Kalombo	2,616 Samantha Ralston
17,837 Augusto Arango	8,227 Mario Hajro	4,061 Ronald Rivera	2,613 Brent Bowling
16,935 Randall Cook	7,601 Scott Wheeler	4,052 Alex Kae	2,567 Kingsley Ibeh
16,649 Matthew Turnquist	6,982 Antonio Reyes	4,000 Patrick Knouse	2,507 Phi Phan
16,589 Matthew Diulus	6,839 Kaitlyn Brandt	3,709 Trace Johnson	2,500 Jessica Santamarina
15,625 Juan Diaz	6,769 Magda Figueiredo	3,604 Gary Slocum	2,465 Adam Kidikas

\$ 3,340 Shalom Chaimov
1,203 Ryan McIntosh
1,200 Jose Viramontes
1,042 Amanda Peterson
1,013 Joshua Krueger
988 Bobby Park
971 Christopher Clark
890 Ransley Vazquez
864 Taurean Flournoy
840 Tiffany
Babin-Washington
835 Melinda-Rae Lyse
689 Matthew Conrad
684 Erin Allen
683 David Staffery
642 Patrick Donovan
637 Phillip Waisman
630 Jonathan Jones
629 Steven Dell
613 Aaron Piotrowski
609 Michael McKiernan
602 Lee Jeffers
586 Derek Foore









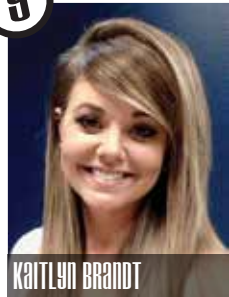



# MGA/RGA GROWTH BONUS











## MGA

<p><b>1</b></p>  <p><b>BBAD LOCKER</b> \$148,439 Matt Henderson</p>	<p><b>2</b></p>  <p><b>BRODY MAUGHAN-EVANSON</b> \$102,190 Simon Arias</p>	<p><b>3</b></p>  <p><b>STUART PAGAN</b> \$65,680 Mathew Hart</p>	<p><b>4</b></p>  <p><b>DAVID CARPENTER</b> \$60,833 Dustin Venekamp</p>	<p><b>5</b></p>  <p><b>DARRELL ASBOLL</b> \$43,706 AO</p>
<p><b>6</b></p>  <p><b>JOSEPH TOMANOVICH</b> \$42,346 AO</p>	<p><b>7</b></p>  <p><b>CHRISTOPHER HINTZ</b> \$40,635 AO</p>	<p><b>8</b></p>  <p><b>SOKOL FAZLIU</b> \$37,273 Simon Arias</p>	<p><b>9</b></p>  <p><b>ROMAL OMID</b> \$36,439 Mathew Hart</p>	<p><b>10</b></p>  <p><b>SAMMY JACQUES</b> \$36,123 Tom Williams</p>

## RGA

<p><b>1</b></p>  <p><b>RYAN FICKERT</b> \$107,334 Zach Hart</p>	<p><b>2</b></p>  <p><b>JOSHUA OLIN</b> \$100,640 AO</p>	<p><b>3</b></p>  <p><b>MATTHEW DIULUS</b> \$52,123 Simon Arias</p>	<p><b>4</b></p>  <p><b>MARK NELSON</b> \$35,896 AO</p>	<p><b>5</b></p>  <p><b>DAVID CARPENTER</b> \$32,785 Dustin Venekamp</p>
<p><b>6</b></p>  <p><b>ROBERT JANEV</b> \$32,231 Sabrina Lloyd</p>	<p><b>7</b></p>  <p><b>JUSTIN HERMANN</b> \$32,170 Dustin Venekamp</p>	<p><b>8</b></p>  <p><b>MIKE ALLEN</b> \$27,034 Travis Moody</p>	<p><b>9</b></p>  <p><b>KAITLYN BRANDT</b> \$26,515 Stephen Jubrey</p>	<p><b>10</b></p>  <p><b>JENNY KIM</b> \$25,814 AO</p>


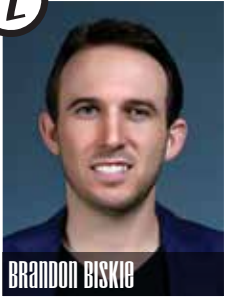

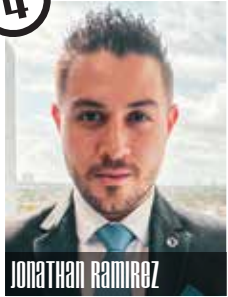

## MGA ROOKIES

<p><b>1</b></p>  <p><b>ASHLEY CLARKE</b> \$110,193 Ernest Powell</p>	<p><b>2</b></p>  <p><b>PAUL SMITH</b> \$85,659 Zach Hart</p>	<p><b>3</b></p>  <p><b>GABRIELA SIMO</b> \$37,133 Fisher-Zuzick</p>	<p><b>4</b></p>  <p><b>TRACE JOHNSON</b> \$35,744 Dustin Venekamp</p>	<p><b>5</b></p>  <p><b>JUAN OLVERA</b> \$29,462 Stephen Jubrey</p>
<p><b>6</b></p>  <p><b>JONATHAN PHILLIPS</b> \$24,402 Blake Ralston</p>	<p><b>7</b></p>  <p><b>VERONICA GOVAL</b> \$23,030 Laura Fisher</p>	<p><b>8</b></p>  <p><b>JONATHAN DA-AL</b> \$21,574 Steve Friedlander</p>	<p><b>9</b></p>  <p><b>ADAM KIDIKAS</b> \$15,767 Josh West</p>	<p><b>10</b></p>  <p><b>ADRIENNE BRAGAS</b> \$15,455 AO</p>

**SEPTEMBER BONUS LEADERS** | PAYOUT: \$2,854,371 | QUALIFIERS: 165



# SA/9A DIRECT CODE FIELD TRAINING BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>JORGE CARIDAD</b> \$14,074 Jesus Romero	<b>BRANDON BISKIE</b> \$13,121 Matt Henderson	<b>AVERIGH SPECIALE</b> \$12,294 Matt Henderson	<b>JONATHAN RAMIREZ</b> \$11,810 Beto Quintero	<b>GIANNI TOMA</b> \$8,525 Zach Hart






**SEPTEMBER BONUS LEADERS** | PAYOUT: \$858,795 | QUALIFIERS: 915

<p><b>\$ 14,074</b> Jorge Caridad <b>13,121</b> Brandon Biskie <b>12,294</b> Averigh Speciale <b>11,810</b> Jonathan Ramirez <b>8,525</b> Gianni Toma <b>7,861</b> Taleb Jammoul Hajali <b>7,709</b> Yoxy Linares Maldonado <b>7,527</b> Benzack Cooper <b>6,952</b> Jhonatan Quintero <b>6,624</b> Luis Velasquez <b>6,366</b> Ryan Crawford <b>6,359</b> Steven Baum <b>6,050</b> Alexander Valencia <b>5,755</b> Chilynn Acevedo <b>5,489</b> Christopher Fortenberry <b>5,483</b> Cole Hatfield <b>5,347</b> Sara Hernandez <b>5,233</b> Jordan Stelzer <b>5,198</b> Franivan Nieto <b>5,053</b> Victor Romero <b>4,999</b> John Curry <b>4,939</b> Pedro Davila Neto <b>4,804</b> Moriah Chandler <b>4,604</b> Solgeis Cardozo Mijares <b>4,600</b> Zachary Zanotta <b>4,587</b> Doris Martinez Garcia <b>4,538</b> Zachary Poker <b>4,493</b> Tanner West <b>4,430</b> Cesar Perez Ramirez <b>4,357</b> Marvin Fernandez <b>4,335</b> Dimuthu Kelegama <b>4,293</b> Carrington Hanna <b>4,283</b> Nicholas Daltro Santos <b>4,210</b> Damaris Trejo <b>4,209</b> Bradley Christiansen <b>4,131</b> Bedros Naama <b>4,097</b> Noah Schultz <b>4,067</b> Zorhedy Romero Aranda <b>4,041</b> Alexandra Jaeger <b>4,030</b> Nicole Castillo <b>3,954</b> Phillip Rigoli <b>3,954</b> Lauren Gearhart <b>3,898</b> Arturo Romero</p>	<p><b>\$ 3,881</b> Danny Souri <b>3,793</b> Michael Castro <b>3,790</b> Jozef Tinaj <b>3,682</b> Rodney Williams <b>3,633</b> Kevin Argumedo Barrientos <b>3,446</b> John Doherty <b>3,429</b> Daniel Pacheco <b>3,426</b> Michael Siskowski <b>3,390</b> Kingsley Hansen <b>3,322</b> Sean Byler <b>3,272</b> Mark Banks <b>3,207</b> Ian Zollos <b>3,158</b> Donte Grant <b>3,121</b> Michael Mamalakis <b>3,059</b> Timothy Wilson <b>3,045</b> Morad Ahmed <b>3,016</b> Dylan Jackson <b>2,996</b> Maria Chacinpino <b>2,986</b> Mycah Teagardner <b>2,985</b> Sandra Winstead <b>2,951</b> Daniel Zotter <b>2,940</b> Christopher Jones <b>2,930</b> Tichina Haughton <b>2,895</b> Luc Do <b>2,893</b> Ragih Murshed <b>2,875</b> Crystal Vairetta <b>2,864</b> Anizabeth Parra Gonzalez <b>2,848</b> Roy Stephens <b>2,845</b> John Tong <b>2,831</b> Tyler Parker <b>2,828</b> Adrian Horsham <b>2,809</b> Sandra Aguirre <b>2,788</b> Rowena Luligjuraj <b>2,775</b> Marsei Hogan <b>2,761</b> Grant Gustic <b>2,726</b> Ahmed Kassem <b>2,689</b> Susana Al Choufi Naim <b>2,662</b> Jasmyne Norris <b>2,602</b> Jorge Toribio <b>2,594</b> Richard Tabanji <b>2,569</b> Nicolas Rios <b>2,561</b> Havis Alvarado <b>2,547</b> Zlata Titova <b>2,475</b> Marismely Wilhelm</p>	<p><b>\$ 2,462</b> Valentino Kalaj <b>2,437</b> Antonio Chacin <b>2,431</b> Iv Menache <b>2,426</b> Jinks Riddle <b>2,422</b> Sumarah Montas-Brown <b>2,353</b> Cesar Cozo <b>2,328</b> Anton Ljuljdjuraj <b>2,315</b> Maria Bonilla Borrego <b>2,306</b> Alessandro Succurro <b>2,292</b> Nelson Desmond <b>2,289</b> Maria Chiquinquira Urdaneta <b>2,274</b> Joseph Michelin <b>2,268</b> Evelyn Hoyos <b>2,255</b> Jacey Volkman <b>2,252</b> Carrie Johnson <b>2,216</b> William Benline <b>2,213</b> Storm Hutskal <b>2,213</b> Michael Sertz <b>2,195</b> Ireland Sirni <b>2,154</b> Kade Beck <b>2,141</b> Hisham Tabak <b>2,135</b> Alicia Diaz <b>2,133</b> Julian Navalta <b>2,123</b> Jacob Gonzalez <b>2,105</b> Stephanie Burghardt <b>2,058</b> Rebecca Amundson <b>2,053</b> Tracy Davis <b>2,043</b> Mickey Adkins <b>2,020</b> Sandra Dumas <b>2,018</b> Amie Kallweit <b>1,990</b> Arianna DaLuz <b>1,976</b> Montana McDonald <b>1,946</b> Mauricio Guerrero <b>1,945</b> Lorena Avila <b>1,927</b> Nolan Burke <b>1,898</b> Sullena Staton <b>1,872</b> Daniela Gayol <b>1,862</b> Matthew Ward <b>1,855</b> Henry Jacobs <b>1,833</b> Benjamin Kesterson <b>1,827</b> Jordan Russell <b>1,817</b> Derek Johnson <b>1,809</b> Jimmy Quifille <b>1,785</b> Vincent Massari</p>	<p><b>\$ 1,776</b> Marc Albo <b>1,776</b> Garkeiva Council <b>1,766</b> Mark Reilly <b>1,745</b> Austin Macias <b>1,730</b> David Estey-Ang <b>1,727</b> Daniel Lopez-Velasquez <b>1,698</b> Guadalupe Ramirez <b>1,695</b> Katy Rivera <b>1,695</b> Erica Robertson <b>1,691</b> John Catalano <b>1,688</b> Kathryn Gilluly <b>1,672</b> Shayden Rasheed <b>1,669</b> Amoy Wyndham <b>1,666</b> Giulia Kaufman <b>1,645</b> Cassandra Bryce <b>1,641</b> Maribil Parra Echenique <b>1,620</b> Adianez Rodriguez <b>1,620</b> Veronica Acurero <b>1,605</b> Anthony Chinaglia <b>1,599</b> Ashley Robinson <b>1,585</b> Jarrett Demonia <b>1,579</b> Brett Cummings <b>1,576</b> Richard Pelliccia <b>1,545</b> Thor Leighton <b>1,544</b> Luis Guzman Millan <b>1,535</b> Courtni Johnson <b>1,531</b> Markia Johnson <b>1,526</b> Ryan Slone <b>1,526</b> Eric Vaughn <b>1,499</b> Jessenia Yazbek <b>1,487</b> Derek Koppari <b>1,485</b> Kevin Kennedy <b>1,482</b> Olivia Rayn <b>1,476</b> Nicholas Montiel <b>1,469</b> David Pinilla <b>1,469</b> Paul Pestian <b>1,456</b> Michael Lewo <b>1,456</b> Vanessa Mendez <b>1,454</b> Brianna Boyett <b>1,452</b> Mohamed Shogar <b>1,450</b> Selma Ogresevic <b>1,448</b> Charmaine Agoncillo <b>1,437</b> Chaz Whittaker <b>1,427</b> Pranvera Kelmendi <b>1,426</b> Christian Gojcaj</p>	<p><b>\$ 1,424</b> Ayana Hill <b>1,424</b> Corey Helwig <b>1,423</b> Anne Marie Giron <b>1,401</b> Michelle Hassanali <b>1,385</b> Gary Wilson <b>1,379</b> Bryce Engstrom <b>1,373</b> Roselvy Medaviilla <b>1,372</b> Rachael Glamp <b>1,371</b> Sarah Collen <b>1,363</b> Joshua Seguin <b>1,354</b> Gunnar Jorstad <b>1,346</b> Matthew Lehman <b>1,346</b> Channing Gardner <b>1,343</b> Alexandra Longo <b>1,337</b> Dean Thebeau <b>1,336</b> Jose Anderson <b>1,321</b> Garrett Flolo <b>1,311</b> Cara Griffin-Locker <b>1,307</b> Rosa Teixeira <b>1,292</b> Gabrielle Malate <b>1,287</b> Logan Calman <b>1,287</b> Tyler Cox <b>1,283</b> Kevin McGrath <b>1,273</b> Anggi Moreno <b>1,268</b> Eileen Vasquez <b>1,267</b> Jacquelynn Strobbe <b>1,244</b> Forouzan Alvani <b>1,244</b> Adam Wheeler <b>1,239</b> Helgi Bistoche Navarro <b>1,237</b> Athea Buchanan <b>1,235</b> Justin Rydzziel <b>1,231</b> John Schaeffer <b>1,220</b> Carly Baird <b>1,204</b> Alfredo Garcia <b>1,202</b> Anne List <b>1,196</b> Radames Alvarado <b>1,195</b> Tammy Gawron <b>1,188</b> John Torres <b>1,175</b> Shane Valentine <b>1,167</b> Elijah Findley <b>1,167</b> Matthew Abdo <b>1,166</b> Jhanna Valerio Vivas <b>1,156</b> Angela Cardona <b>1,152</b> Mark Helton <b>1,148</b> Lamita Dahdah</p>	<p><b>\$ 1,146</b> Sara Cressman <b>1,145</b> Kirsten Puhl <b>1,140</b> Candace Williams <b>1,139</b> Ashley O'Donal <b>1,136</b> Rana Shirer <b>1,134</b> Luis Corella Aguayo <b>1,126</b> Ricky Gandhi <b>1,122</b> Nicholas Davis <b>1,117</b> Melinda Skinner <b>1,111</b> Joseph Wilson <b>1,111</b> Randy Ortiz <b>1,107</b> Adriana Jaime Castillo <b>1,106</b> Preston Klutz <b>1,103</b> Amparo Flores <b>1,101</b> Darren Lawhon <b>1,086</b> Adam Calnan <b>1,081</b> Vanessa Ovalles <b>1,072</b> Thomas Huynh <b>1,070</b> Merrill Scherer <b>1,068</b> Ryan Klontz <b>1,067</b> Courtney Lavitch <b>1,060</b> Mike Mangaoang <b>1,057</b> Jessica Specht <b>1,045</b> Ludovic Tshimpanga Ndaye <b>1,040</b> Allison Kusgen <b>1,033</b> Mark Bradshaw <b>1,032</b> Mark Lomonaco <b>1,027</b> Jeremiah Russin <b>1,021</b> Kobi Siviski <b>1,020</b> Chad Boskat <b>1,019</b> Edwin Cuevas Quinones <b>1,018</b> Gonzalo Buitron Olvera <b>995</b> Scott Saxton <b>991</b> Tyler Lewis <b>988</b> Bryant Logan <b>982</b> Jasmin Hidalgo <b>978</b> Joseph Pasche <b>969</b> Greta Guzman Millan <b>968</b> Rachel Canning <b>963</b> Brittmarie Yarian <b>962</b> Arcelia Zizumbo <b>949</b> Cody Hanneken <b>949</b> Seth-Thomas Ordeneaux <b>947</b> Desiree Moore</p>
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<p><b>\$ 943</b> Tyler Church <b>938</b> Aaron Chen <b>935</b> Cory Reynolds <b>932</b> Eric Butt <b>930</b> James Marks <b>929</b> Nadia Bailey-Robinson <b>920</b> Twana Smith <b>918</b> Matthew Sutton <b>918</b> Cameron Mack <b>915</b> Troy Plummer <b>914</b> Kimberly Arena <b>905</b> Christa Effiong <b>902</b> Karlie Howard <b>898</b> David Hurst <b>895</b> Marvin Gonzalez <b>894</b> Stephanie Harris <b>893</b> James Hinton <b>889</b> Shonda Duckett <b>878</b> Kenson Delva <b>877</b> Emilio Guzman <b>874</b> Nikki Bein <b>871</b> Reginald Flugence <b>864</b> Rafael Sanchez Reyes <b>862</b> Yvonne Cox <b>861</b> Katie Mitchell <b>860</b> Tevin Overton <b>858</b> Matthew Code</p>	<p><b>\$ 856</b> Sheryl Garmendia <b>846</b> Richard Pennington <b>829</b> Joseph Ciliberti <b>829</b> Travis Cheek <b>826</b> Susana Vargas <b>824</b> Diana Ordonez Santacruz <b>822</b> Yeraldi Vila Gonzalez <b>820</b> Mercedes Bens <b>819</b> Daniel Arzate Roa <b>814</b> Shatavia Fulton <b>813</b> Elijah Brown <b>811</b> Austin Howard <b>809</b> Trevor Albritton <b>809</b> Victoria Lewis <b>808</b> Justin Kelly <b>803</b> Monica Montgomery <b>794</b> Nouraddin Hussein <b>793</b> Bianca Gazader <b>792</b> Sean Maxfield <b>792</b> Cesar Fischer <b>788</b> Marc Dorceus <b>788</b> Joshua Wang <b>781</b> Steven Counts <b>781</b> Luz Hernandez <b>780</b> Zackarea Hakim <b>779</b> Peter Ko</p>	<p><b>\$ 773</b> Gjon Ljuljduraj <b>772</b> Nyachuat Deng <b>770</b> Alec Seibold <b>770</b> Jasmine Snell <b>769</b> Carter Strubbe <b>767</b> Osteen Lopez Leal <b>766</b> Peter Barany <b>765</b> Candace Minor <b>763</b> Nicholas Johnson <b>756</b> Lisa Lawrence <b>754</b> Steven Brickman <b>753</b> Sandy Metellus <b>751</b> Atticus Wilklow <b>748</b> David Stuart <b>744</b> Jantale Jones <b>742</b> Roberto Samano Diaz <b>740</b> Colin Peddicord <b>739</b> Avalona Sweatte <b>735</b> Jeremy Osborn <b>735</b> Cole A Murphy <b>734</b> Crystal Boardman Vitone <b>728</b> Carlos Duckworth <b>728</b> David C Williams <b>726</b> Jenny Anderson <b>715</b> Sean Blaney <b>711</b> Richard Zuccato</p>	<p><b>\$ 705</b> Alyssa Tonsager <b>703</b> Leonardo Alsina <b>700</b> Bledar Bane <b>700</b> Michael Sherwood <b>699</b> Aisha Babbitt <b>698</b> Jacob Krakora <b>694</b> Anthony Salerno <b>693</b> Shavonne Grant <b>691</b> Rosicella Castro <b>687</b> Cheyenne Manuel <b>686</b> Sean Gillespie <b>686</b> Keny Castro <b>682</b> Erika Walker <b>682</b> Bradley Fordyce <b>679</b> Brittney Mizer <b>678</b> Juan Leonardo <b>676</b> Gina Eudy <b>674</b> Nathan Brace <b>673</b> Justin Schmidt <b>672</b> Alex Grushko <b>666</b> Madeleine Rosebrook <b>656</b> Oludoyin Omolaja <b>652</b> Lindsay Nyarko <b>650</b> Travis Walker <b>647</b> Jennifer Orellana De Gonzalez <b>642</b> Stacie Freye</p>	<p><b>\$ 642</b> Hernan Rodriguez Becerra <b>638</b> Kaleigh Brann <b>636</b> Krystal Walters <b>635</b> Jonel Reed <b>628</b> Eleza Faison <b>624</b> Robert Jackson <b>623</b> Ariel McAlister <b>615</b> Christen Perry <b>612</b> Montana Hanson <b>610</b> Murwatullah Amiry <b>607</b> Joseph Bell <b>606</b> Terrence Thompson <b>604</b> Andre Bzhetaj <b>604</b> Stephanie Olsen <b>603</b> Christopher Rolph <b>600</b> Lilac Aragon <b>600</b> William Walters <b>599</b> Victoria Varney <b>597</b> Chris Lewis <b>596</b> Stella Andrew <b>592</b> Besim Nikaj <b>586</b> Benjamin Sulcer <b>583</b> LaQuanda Calhoun <b>573</b> Mahmoud Eid <b>564</b> Bryan Hohenthauer <b>562</b> Angelo Luciano</p>	<p><b>\$ 561</b> Christopher Rantanes <b>559</b> Marion Polk <b>559</b> Jessica Lindsey <b>558</b> Danielle Velasquez <b>557</b> Jenna Grula <b>553</b> Melissa Quinn <b>543</b> Danial Arif <b>541</b> Maria Arevalo <b>541</b> Cash Sampson <b>533</b> Matthew Stewart <b>532</b> Brandon Carney <b>527</b> Katherine Nummy <b>526</b> Anthony Spataro <b>525</b> Rajat Shrestha <b>523</b> Jeffery May <b>521</b> Nathan Gay <b>521</b> Jonathan Rindt <b>520</b> Kamie Clark <b>517</b> Jason Cieslik <b>516</b> Danielle Custis <b>514</b> Brittany Douglas <b>512</b> Braxton Amy <b>510</b> Quanesha Mack <b>503</b> Bryant Bonzali <b>501</b> Xavier Williams</p>
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# REINSTATEMENT BONUS

①  <b>SAMI MOGANNAM</b> \$4,611 Andrew McQuade	②  <b>ORBY KELLEY</b> \$4,053 S-S-Bendure-Hartwig	③  <b>JOSEPH B SMITH</b> \$3,976 Simon Arias	④  <b>DENISE LEY</b> \$3,078 S-S-Parks-Salvaggi	⑤  <b>MITCHELL LOOK</b> \$2,477 S-S-Parks-Salvaggi
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## SEPTEMBER BONUS LEADERS

PAYOUT: **\$63,894**

QUALIFIERS: **135**

\$ 4,611 Sami Mogannam	\$ 2,396 James C Carter	\$ 1,789 Dyoma Ramirez-Roble	\$ 936 Benjamin Newhouse	\$ 666 Amber J Smith	\$ 605 Zenon Zorij
4,053 Orby Kelley	2,342 Joseph Faisant	1,605 Dinah Cawthorne	832 Dason Phaul	641 Erik Graham	594 Marc D'Emilia
3,976 Joseph B Smith	2,183 Natalie Soboleva	1,197 Phyo Phyo	801 Adem Abdula	630 Sharon Manning	521 Nickoy Hylton
3,078 Denise Ley	2,020 Harriet Hunter	1,157 Muhammed Ashraf	751 Joseph Mocerri	615 Ryan Vopat	
2,477 Mitchell Look	1,863 Leonardo Perez	1,027 Zakary Labieniec	707 Jenny Alvarez	607 Maurice Baritz	

# 6












**BONUS TOTAL:**

# \$10,222,488

<b>WORLD'S GREATEST</b> \$2,961,786	<b>LEADERSHIP</b> \$2,288,440	<b>RGA LEADERSHIP</b> \$1,195,202	<b>MGA/RGA GROWTH</b> \$2,854,371	<b>SA/GA TRAINING</b> \$858,795	<b>REINSTATEMENT</b> \$63,894
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# FOUNDERS CLUB

September Qualifiers—  
Outstanding Producers & PR Representatives:

 <b>Mike Reed</b> AO 4 Qualifications \$115,069 Net ALP 93.2 RET	 <b>Ellen Tuttle</b> Brett Gryska 3 Qualifications \$103,315 Net ALP 87.5 RET	 <b>Alexandra Longo</b> Hart-Lewicki 1 Qualification \$94,649 Net ALP 90.9 RET
 <b>Max Quasem</b> Cohen-Cohen 50 Qualifications \$94,377 Net ALP 98.6 RET	 <b>Joshua Hosenbold</b> Matt Henderson 1 Qualification \$92,008 Net ALP 82.4 RET	 <b>DeAnthony Hartman</b> Zach Hart 1 Qualification \$86,584 Net ALP 84.9 RET
 <b>David Melendrez</b> Cindy Furer 1 Qualification \$71,413 Net ALP 81.8 RET	 <b>Michael Battaglio</b> Evan Holzhauser 2 Qualifications \$70,418 Net ALP 80.7 RET	 <b>Joel Trask</b> Satti-Kanaan 3 Qualifications \$68,992 Net ALP 87.5 RET
 <b>Nicole Cenker</b> Corey Neff 1 Qualification \$63,099 Net ALP 79.9 RET	 <b>Travis Carpenter</b> AO 1 Qualification \$59,068 Net ALP 88.9 RET	



# MILLION DOLLAR CLUB

Another champion, another milestone!

Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



### DeAnthony Hartman

Zachary Hart  
Contracted 7/20/09  
Qualified 9/30/20  
\$1,016,266 Net ALP



### Adem Abdula

Giglione-Ackerman  
Contracted 1/25/14  
Qualified 9/30/20  
\$1,001,631 Net ALP



## JOSH DISHONG

SS-Bendure-Hart  
Contract Date 1/4/12  
Qualified 9/30/20  
\$3,000,421 Net ALP

Congratulations to Josh for being the fastest producer to qualify for the elite \$3 Million Club. Josh says, "It's an honor to be a part of this bunch of stars with the likes of Max Quasem, Joey Kennedy, and Mike van Delft. I'm honored!"

# THRIVE



## David Zophin

President  
American Income Life &  
National Income Life Divisions

**I**f we've accomplished anything in 2020, we've proven we can work with what the world throws at us. We have had to adjust pretty much everything in our lives but we have been resilient throughout this unique, and uniquely challenging, year. Except for those select few who have lived to 102 and beyond, we have never lived through a time like this.

In my opinion, 2020 is the first year we lived up to our theme in a while. Twelve months ago, Steve and I asked you to Prove It. We had a lot of confidence, and we certainly expected you to do great things. But you exceeded our expectations. You proved that you could take on something no one imagined would happen, change the way we've conducted our business model for almost 70 years, adapt to the new systems we threw at you, and then do something exceptional with it all!

When everything was on the line, you proved that American Income Life and National Income Life was, is, and will be the Championship team of Globe Life. I'm so proud of you for regaining the shining star and crème de la crème status of the Company. That's *your* doing — you are the reason we are back on top. I'm especially proud because, at a time when other companies around the country are struggling, we've shown the world what we're made of.

This pandemic has forced most businesses to re-evaluate how they operate. Some companies were lucky enough to have more business fall into their laps (think: Netflix, Zoom, and Grub Hub). Other companies didn't fare as well. These circumstances have forced industries to be new, flexible, and innovative to survive. We can't count on anything remaining stagnant. From individuals to families to organizations to companies — *we must* continuously adapt to survive.

And I think our Company is doing a great job at that. We immediately took action to make huge adjustments to our approach, and you guys dove right in and made it work. I mean, you *really* made it work. Because of that, we did not just survive, but *thrived*. This year, we Proved It! Next year, we *will*

continue to **THRIVE**. Which, of course, is our theme in 2021.

But 2020 isn't over — we still have two and a half months left to Prove It. How can we make sure we keep our prized position at the head of this Brand and focus on continuous double-digit growth.

- Be accountable to yourself and your team. Take ownership of everything you do.
- Stay engaged with your AIL-NILICO brothers and sisters, *especially* now, when we can't be face to face with our teammates as much as we used to.
- Plan for the future. Prepare yourself for when your Agency is doing 2, 3, and 5-times as much as it's doing now because that's where we're headed. Envision what your role looks like as your Agency grows.
- Take advantage of every opportunity you have to put yourself in the best position for growth.
- Be 100 percent engaged with your purpose. It is *impossible* to thrive without purpose.

We don't know what life has in store for us next year. But when it comes to dealing with the unexpected, we've got a pretty good track record. Whatever 2021 brings, we'll be ready, and we will **THRIVE!** 🏆

# DIRECTORS OF THE MONTH



Leaders growing leaders

## Sales Director of the Month



### Robert Gray

Robert had 129.36% growth over September 2019.

## PR Director of the Month



### Jacqueline Lowe

Jacqueline met 196.14% of Objective during September 2020.





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LIFE 76710  
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• MOON PALACE



MAY 5-8, 2021 •



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